

February 2023

Good Morning!

The mission of Sheen Housing is to provide safe and sustainable housing for low-income individuals, families, seniors, veterans and persons living with disabilities. Our program promotes dignity, well-being and self-worth for the households we serve.

Our Bloomfield Office administers Home Repair Grants for homeowners to make repairs to their homes that are **necessary** for their health and safety. Available grants are income based and require the home to be an owner-occupied single-family home with a registered deed in the current owner's name for at least one year.

The services provided by non-profit and community organizations, like yours, have been invaluable to our program delivery efforts. We value the community services you offer. We ask that you provide our program information to all interested persons, especially persons underserved and least likely to apply for housing assistance, such as seniors, persons with disabilities, etc.

I have included a copy of our "One Pager" that lists the grants we have available in your county (these get updated periodically to reflect changes to income guidelines and grant availability). Also included are a copy of our current cover letter and application.

The enclosed flyer is to inform people of our services and to make them aware that we are also seeking contractors to work with us. I would appreciate it if you would post it in a public area of your offices.

We hope you will continue to encourage all eligible persons to apply for housing assistance through Sheen Housing, especially since we currently have funding available.

Thank you for all you do.



Gretchen Mills
585-657-4114
applicationintake@sheenhousing.org



Sheen HOUSING

BISHOP SHEEN ECUMENICAL HOUSING FOUNDATION, INC.

Building Hope Together

CHEMUNG COUNTY

JANUARY 2023

Please call (585) 657-4114 for Home Repairs and First Time Home Buyer Closing Cost Loans.

HOME Grant

The HOME Grant is a grant for all ages. It involves the entire home, inside and out. There are inspections and the work is put out to bid to contractors on our approved contractors list. The process is quite lengthy but well worth the time. The homeowner rarely needs to pay anything toward this grant. The HOME Grant cannot be used within the city of Elmira.

The following chart shows the gross annual Income Limits per number of people in a single household in Chemung County at this time for the current HOME Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$32,760	\$37,440	\$42,120	\$46,740	\$50,520	\$54,240	\$57,960	\$61,740

NYS Affordable Housing Corporation Grant (AHC)

The Affordable Housing Corporation Grant is for all ages and is a 60%/40% grant. Sheen Housing pays 60% of the cost of one major repair. The homeowner or another agency is responsible for paying the remaining 40% of the repair cost. We can assist people in mobile homes with a NYS Affordable Housing Grant as long as they own the property the mobile home is on and have the deed in their name. Homeowners must reside for at least one year in the home to be eligible for this grant.

The following chart shows the gross annual Income Limits per number of people in a single household in Chemung County at this time for the current AHC Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250

ACCESS to Home Grant

Access to Home Grant - This grant assists individuals with disabilities or who have substantial difficulty with daily living activities due to aging with modifications to their homes. Adaptive modifications to kitchens and bathrooms are also available. We can assist people with the ACCESS Grant in mobile/manufactured homes on land (homeowner must have deed in their name), or in a park (homeowner must own their home).

The following chart shows the gross annual Income Limits per number of people in a single household in Chemung County at this time for the current ACCESS to Home Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250

Healthy Homes

Healthy Homes - This grant has no age restrictions and does not apply to mobile homes. The grant addresses housing-related health and safety hazards in privately owned, owner-occupied housing. At a minimum, there will be Radon testing of the home, and elevated radon levels will be addressed.

The following chart shows the gross annual Income Limits per number of people in a single household in Allegany County at this time for the current Healthy Homes Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250

All of our grants are for owner occupied single family homes.

All grants are distributed on a first come, first serve basis.

PO Box 460, Bloomfield, NY 14469
ProgramOffice@SheenHousing.org

T (585)657-4114 F (585)657-4167
TDD: 1-800-662-1220

WWW.SHEENHOUSING.ORG



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Enclosed is the Sheen Housing Repair Application.

The purpose of the program is to assist with **necessary repairs**, not to **remodel** your home.

Installation of siding or new windows are not priorities of this program. This type of work will only be done if required by lead paint testing and/or an energy audit.

The income guidelines and grants available are not the same for each county. Funds are subject to Federal or State guidelines for grants awarded to Sheen Housing for administration.

A complete application includes all the documents listed on page 6 that apply to the applicant.

Grants received through Sheen Housing require a lien on the property for a period of two (2), three (3) or five (5) years. The number of years for the lien depends on the Grant you receive. Grant funds do NOT have to be repaid if you live in the home for the required time frame. If you decide to sell the home or move before the lien period expires, the grant funds will revert to a loan and must be repaid prior to the release of the lien.

After receipt of your completed application it will be reviewed, verified and evaluated. You will be contacted by phone or mail regarding available funds.

Homeowners may be required to pay toward the cost of repairs. The amount will be determined by the type of grant you receive, cost of the repair and grant funding available.

In some cases, quotes submitted by the Homeowner can be considered. If quotes are submitted the contractor requirements are as follow:

CONTRACTOR REQUIREMENTS: In order for Sheen Housing to pay a contractor with State and Federal funds the contractor must:

- ***Show Proof of Insurance***
- ***Provide us with a W-9***
- ***Show Proof of Lead Certification***

We have a list of approved, properly certified contractors if you need assistance.

If you have any questions, please call us at 585-657-4114.

All applications should be sent to the address on this letterhead.

Revised 10/2022

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Email: applicationintake@sheenhousing.org
Website: www.SheenHousing.org



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HOME REPAIR APPLICATION

SPECIAL NOTE: Any unanswered questions or lack of attachments will result in the postponement or the return of your application.

GENERAL INFORMATION

1. Name _____ Age _____ Date of Birth _____
2. Mailing Address _____
 Street Address _____
 City _____ Zip Code _____
3. Actual Address (if different) _____
4. Email Address: _____
5. Telephone Number (____) _____ County _____
6. Second Contact: Preferably a relative, friend or neighbor who has a separate phone number. Please let this person know you have submitted his or her name.

Print Name _____ Phone Number (with Area Code) _____ Relationship _____

7. List below **ALL** household members **including yourself** (Use additional sheet if necessary.)

Name	Relationship	Age	Date of Birth

Please note that your eligibility for the housing rehabilitation programs is based on:

1. **All** household members income (including all non-taxable income.)
2. Condition of property
3. Grant funding available
4. Accessibility needs

FOR OFFICE USE ONLY

Reviewed by: _____ Date: _____



MONTHLY EXPENSE REPORT

Please complete and attach copies of receipts or bills for items requiring monthly payments.

	WEEKLY	MONTHLY
Mortgage payment	\$	\$
Electric		
Heat (fuel, oil, gas, wood, etc.)		
Telephone		
Groceries		
Insurances Auto _____ Life _____ Hospital _____ Homeowners _____		
Taxes: City/Town & County _____ School _____		
Cable TV		
Appliance Payments (TV, Stove Refig., etc) Name of company paid to:		
Furniture Payments Name of Company		
Transportation Car/Gas _____ Taxi _____ Bus _____		
Laundromat		
Credit Card Payment(s)		
Credit Card Payment(s)		
Credit Card Payment(s)		
Credit Card Payment(s)		
Credit Card Payment(s)		
Medical (prescriptions, Doctors, etc.)		
Recreation		
Other (please specify)		
TOTAL EXPENSES	\$	\$

MILITARY STATUS of Anyone in the Household

Active Military - YES _____

National Guard - YES _____

Reserve Duty - YES _____

Veteran Status _____

Did any Veteran in the Household incur a disability in time of war? YES _____

Please read this section carefully:

1. I/We hereby certify that I am the owner and occupant of the property to be improved.
2. I/We certify that the information provided in this application is true and correct to the best of my knowledge and contains no willful misrepresentation.
3. I/We understand that false statements or information are grounds for termination of assistance and collection of monies previously spent on the house and property.
4. I/We agree to cooperate with Sheen Housing and Town, City or County Officials with all required procedures.
5. By signing this application for home repairs I/we agree the IF I/WE ARE AWARDED A GRANT I/we must own and occupy the property for a period of 2, 3, or 5 years depending upon the grant program.
6. I/We understand that if the property is sold, title transferred, or I/we no longer reside in the home prior to the lien(s) expiration dates, this GRANT will become payable in full.
7. I/We understand that I/we will be required to sign documents other than this application and that a lien(s) will be placed against my property.
8. I/We understand that by signing the application, this is a legal and binding instrument for information and term requirements as per the grants received:
 - a) HOME Grants: Five (5) years / AHC Grants: up to Five (5) years
 - b) HPG, Access to Home and RESTORE: Three (3) years
9. All Grants are under the supervision of Sheen Housing. All grant requirements must be met or the grant will be withdrawn and I/we will be financially responsible for the balance of the unpaid contract.
10. I/We understand that a SUBORDINATION for other loans or refinancing on this home will not be given to a bank or mortgage company for the term of the lien.
11. I/We understand that if I/we have received a previous grant through Sheen Housing I/we may not be eligible for other grant programs (depending on the grant) at this time.
12. I/We hereby give permission to Sheen Housing to use any photograph and/or material relating to the repairs made on my home. I also agree to local or state inspections as required.

Sign and date below. Unsigned applications will be returned.

Print Name	/	Signature	Date
Print Name	/	Signature	Date

The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting the discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname.

Race: (Mark one or more)

- | | |
|---|-------------------------------------|
| White _____ | Black or African American _____ |
| Asian _____ | American Indian/Alaska Native _____ |
| Native Hawaiian or other Pacific Islander _____ | |

Ethnicity: Hispanic or Latino _____ Not Hispanic or Latino _____

Sheen Housing

PO Box 460
Bloomfield, NY 14469
585-657-4114

Purpose: Your signature on this Form, and signatures of each member of the household 18 years of age or older, authorizes Sheen Housing to obtain information from a third party regarding your eligibility.

Privacy Act Notice Statement: The Department of Housing and Urban Development (HUD) requires this information to determine program eligibility and the amount of funding assistance necessary. The information is used to establish eligibility; to protect the Government's financial interest; and to verify accuracy of the information provided. It may be released to appropriate Federal, state, and local agencies when relevant to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility. HUD is authorized to ask for this information by the National Affordable Housing Act of 1990.

Instructions: Each adult member of the household must sign an Eligibility Release Form.

Verification Required for:	Homeowner's Initials
Income (All Sources)	
Assets (All Sources)	

Information Covered: Inquiries may be made about items initialed by applicant.

Authorization: I authorize Sheen Housing to obtain information about me and my household that is pertinent to eligibility in the Home Repair Program.

Signatures:

Head of Household – Family Member HEAD:

(Signature)

(Printed Name)

(Date)

Other Adult Member of the Household – Family Member #2

(Signature)

(Printed Name)

(Date)

Other Adult Member of the Household – Family Member #3

(Signature)

(Printed Name)

(Date)

Other Adult Member of the Household – Family Member #4

(Signature)

(Printed Name)

(Date)

Need to fix your home?

& make it safer for you?

Sheen Housing
manages **Home Repair & Accessibility Modification grants**
in your county.



Basic requirements:

- You are a homeowner living in the home.
- Your homeowners insurance & property taxes are current.
- Maximum household income varies by household size.

Give us a call: **585-657-4114** Monday - Thursday, 8 to 4
to discuss your situation and get an application.

Sheen Housing is seeking insured, qualified contractors including Minority, Women Owned Business, and Service-Disabled Veterans' Business to help address the housing repair needs of very low- to moderate-income families, seniors, veterans and persons with disabilities throughout our 13 county service area.

Please call or email us to discuss the possibilities.

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Owning a home is a dream shared by many people around the world.

Within its service area, Sheen Housing has assisted numerous families of all ethnic backgrounds and varying degrees of financial resources to achieve and preserve their dreams through Housing Counseling services, including First Time Homebuyer Course and Closing Cost Assistance.

HOMEBUYER EDUCATION COURSE

HUD Certified Homebuyer Education course is a paper or web-based program for prospective first-time homebuyers. This course will guide you through the homebuying process including:

- **Are you ready to buy a home?**
Including weighing the pros and cons of renting versus owning
- **Managing your money**
Income, credit, savings
- **Understanding credit**
And seeing what you can do to improve your score
- **Getting a mortgage loan**
What the mortgage lender is looking for from you
- **Shopping for a home**
Understanding the buying process & the each of the players
- **Keeping your home & managing your finances**
A HUD Certified Counselor will be available as an independent resource for you
- You will receive a Certificate of Completion after your final meeting with the counselor. You may need this certification for various loan programs and grants.

ON-LINE VERSION:

You can take the on-line version, easily accessible through any device 24 hours a day, 7 days a week. Please give us a call at 585-657-4114 or email hc@SheenHousing.org, to ask any questions and get a discount coupon to take the course for free.

PAPER VERSION:

If you prefer, we can get together for an in-person or over the phone paper-based course. Just give us a call at 585-657-4114 or email - hc@SheenHousing.org

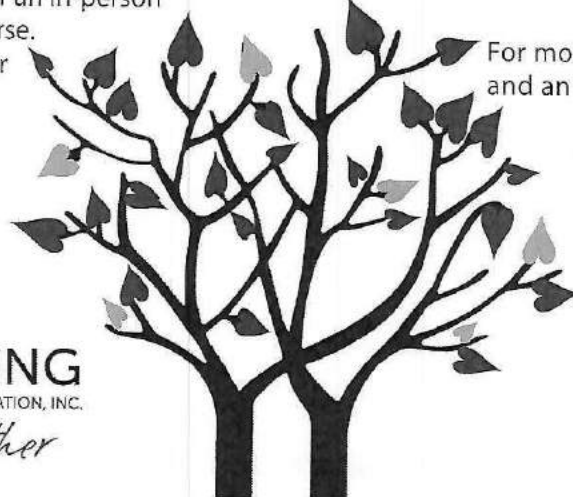
CLOSING COST ASSISTANCE LOAN

Up to \$3,000 in a no interest loan to be repaid at the rate of \$50/month for 5 years to assist with closing costs on your mortgage loan.

- **Eligibility:**
 - First time homebuyers – those who have not purchased a home within the last 3 years.
- **Income restrictions –**
 - Total household income cannot exceed 80% of area median income (AMI). Maximum gross annual income is based on family size and county location of the home.
 - In certain circumstances we may be able to go up to 90% of AMI. Please contact our office for income limits.
- **Property must be a single family home**
that you will occupy as your primary residence. Mobile homes in parks are not eligible.
- **Credit history and stable income source**
 - Eligibility will be determined after submission of a full application.
- **Complete the Homebuyer Education Course**
 - You must attend our 8 hour homebuyer education course before being approved for a closing cost assistance loan.
- **Matching investment**
 - Sheen Housing can provide a 2 for 1 match of the amount you have saved toward your closing costs (for instance, if you have saved \$1,000, we can approve up to \$2,000 in a closing cost assistance loan. The maximum loan is \$3,000).

For more information, guidelines, and an application, please call 585.657.4114 or email - hc@SheenHousing.org

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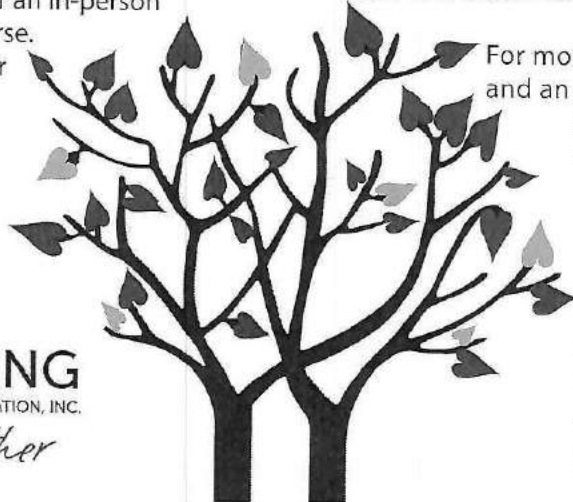
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