

60/40 Home Improvement Program

The City of Elmira applies to the NYS Homes & Community Renewal for additional funds to provide owner occupied homeowners of 1-2 units with 60/40 funds. 60% of the project cost (Maximum \$12,000-per unit) is provided as a grant. The owner provides a 40% share.

*Household assets are limited to \$15,000 not including the value of the primary real property.

Eligible items

- Code Violations
- Housing Quality Standards
- Lead Hazard Reduction Measures
- Energy Improvements
- General Property Improvements
- Landscaping/Streetscape Items

* Eligibility is based on gross household income and family size listed inside brochure under the 3% loan limits

FOR MORE INFORMATION:

<http://www.cityofelmira.net>

- Responsibilities for Landlords Brochure
- Responsibilities for Tenants Brochure
- Lead Information and Brochures
- Loan Programs
- Flooding Brochure
- Code Enforcement

<http://www.hud.gov>

- Low Income Guidelines
- Community Development Block Grant
- Buying, Selling, Owning, Renting
- Economic Development

<http://www.fema.gov>

- Disaster Preparation
- Disaster Assistance



City of Elmira Community Development

City Hall Third Floor-
317 E. Church Street
Elmira, NY 14901

(607) 737-5695-Rebecca Wheeler

Home Repair Programs



The City of Elmira is committed to prohibiting discrimination because of race, color, sex, sexual orientation, religion, handicap, family status or national origin. Hearing impaired persons can reach this office through the New York Relay Center at: 1 (800) 662-1220



GENERAL INFORMATION



Each Year the City of Elmira receives funds under the COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM from the U. S. Department of Housing & Urban Development. These funds are to be used by the City for a variety of activities, one being housing rehabilitation.

These programs have been developed In order to assist property owners in enabling them to afford safe, decent, and sanitary housing. To assist homeowners in identifying the repair items which need to be corrected, the City Inspection Services personnel and Rehabilitation Specialist will work with you to prepare a work write-up which will be used to obtain estimates from the contractor(s) of your choice.

All applications received are processed on a first come, first served basis and are required to meet City Code standards and HUD’S Lead Based Paint Regulations upon completion of rehabilitation. Funds cannot be used for work that has commenced and/or is completed prior to application approval.

Applications are available on our website at <http://www.cityofelmira.net>

HOW TO APPLY

Call the Office of Community Development at (607) 737-5695 or (607) 737-5691 to make an appointment.

Locate the following items to bring to your appointment:

1. Completed application
2. Deed to your property
3. Homeowner’s Insurance Policy (Declarations page)
4. Latest signed income tax return (w/ W-2 Forms)
5. Property tax receipts for current year
6. Verification of all income
7. Mortgage Statement
8. Most recent Checking & Savings Statement



*Income limits are set annually by the Department of Housing and Urban Development. For current limits, visit <http://www.hud.gov>



Get more on the web!

Visit <http://www.cityofelmira.net> for more programs, applications, brochures, and information for landlords and tenants

DEFERRED GRANT – For the Elderly/Disabled

The grant program will provide funds at no cost to the homeowner. You have the option to choose from the CDBG Program or the HOME Program. Under the CDBG Program, a lien will be placed on the property and secured until the grant has been forgiven at the rate of \$1,500 each year. Under the HOME program, a lien will be placed on the property and secured until a mandatory 5 year affordability period has been met. Program will depend on availability of funds.

ELIGIBILITY REQUIREMENTS

- Must be 60 years of age or older or permanently disabled
- Must own and occupy the property
- Property cannot contain more than 4 units
- You must spend at least 20% of your total income on housing expenses (mortgage, taxes, insurance, utilities, etc.)
- Must meet income eligibility guidelines set annually by HUD

INCOME LIMITS

| Family Size | Annual Income can't exceed |
|-------------|----------------------------|
| 1 | \$19,700 |
| 2 | \$22,500 |
| 3 | \$25,300 |
| 4 | \$28,100 |

*Income limits are set annually by the Department of Housing and Urban Development. For current limits, visit <http://www.hud.gov>

LOW INTEREST LOANS – For owner occupants

At times we offer a 0% or 3% interest rate for homeowners that occupy a 1-4 dwelling unit property in the City of Elmira or AHC funds if available. The interest rate provided under this program is based on your family size and annual income. A lien on the property will be secured until the loan has been repaid.

INCOME LIMITS

| Family Size | Annual Income can't exceed for | |
|-------------|--------------------------------|----------|
| | 0% loan | 3% loan |
| 1 | \$19,700 | \$31,500 |
| 2 | \$22,500 | \$36,000 |
| 3 | \$25,300 | \$40,500 |
| 4 | \$28,100 | \$44,950 |
| 5 | \$30,350 | \$48,550 |
| 6 | \$32,600 | \$52,150 |