

## 60/40 AHC GRANTS

The Near Westside Neighborhood Association (NWN), Inc. receives NYS Affordable Housing Corporation (AHC) funds to provide up to 60% of the project cost as a grant with the remaining 40% of the cost being the homeowner's responsibility. Homeowners who are eligible for a CDBG 3% loan with the City of Elmira will be referred to NWN to apply for an AHC grant to fund 60% of the cost of rehabilitation job of your home.

**Note:** NWN will require you to complete a separate application and follow their guidelines if approved for AHC funds.

Below is a listing of income guidelines to be eligible for an AHC grant through NWN:

### INCOME LIMITS

Family Size	Annual Income can't exceed
1	\$39,800
2	\$45,450
3	\$51,150
4	\$56,800
5	\$61,350
6	\$65,900



### Get more on the web!

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

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



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Dept. of Community Development  
City Hall  
317 E. Church Street, Elmira, NY 14901  
Phone: (607) 737-5695

## Home Repair Program



The City of Elmira's Community Development Office is committed to prohibiting discrimination on the basis of race, color, religion, sex, national origin, disability, or familial status under the Federal Fair Housing Act. In addition to the classifications covered under federal law, the City recognizes the following protected classes which are also covered under New York State Human Rights Law: age, sexual orientation, marital status, military status, domestic violence victim status, arrest or conviction record, or predisposing genetic characteristics. Hearing impaired persons can reach this office through the New York Relay Center at 1-800-662-1220.



## GENERAL INFORMATION

The Department of Community Development administers the federal Community Development Block Grant Program (**CDBG**) and HOME Investment Partnership Grant (**HOME**) for the City of Elmira. An annual entitlement of CDBG and HOME funds are received from the U. S. Department of Housing & Urban Development to promote development in City neighborhoods.

All applications received are processed on a first- come, first- served basis and are subject to available funds. Residents must own and occupy their property as their primary residence for at least two (2) years. The property must be located within the City of Elmira. City residents with land contracts or contracts for deeds are not eligible. Applicants with outstanding loans/grants with this office are generally not eligible but applications will be reviewed on a case to case basis.

The purpose of this program is to assist low to moderate income property owners, who without the special assistance would not be able to afford to have the work performed. In order to be eligible, your household income including any assets will be reviewed and must fall within the income guidelines on the next page.

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

## HOW TO APPLY

**Please, fill out the Application Form and contact the Department of Community Development at (607) 737-5695 to make an appointment.**

You will need to bring the following documents with you:

- Completed and signed **Application Form**
- **Deed** to your property
- **Homeowner's Insurance Policy** (Declarations page)
- Latest two years signed Federal Income Tax Return (including W-2 Forms)
- **Property tax receipts** for current year
- Verification of all **other income**
- **Mortgage Statement**
- Most recent **Checking & Savings Statements**
- Current complete **NYSEG and Water bill**

## HOME/CDBG DEFERRED GRANT

Depending on annual household income, federal grant funds are available at no cost to the homeowner. You will be required to list the City of Elmira as an additional mortgagee on your homeowner's insurance and a lien will be placed on the property and secured until the grant has been forgiven. Program will depend on availability of funds.

### ELIGIBILITY REQUIREMENTS

- Must own and occupy the property as your primary residence
- The property has to be located in the City of Elmira
- Property cannot contain more than 4 units
- Must meet income eligibility guidelines set annually by the Department of Housing and Urban Development (HUD) <http://www.hud.gov>
- Those that do not have outstanding loans/grants with Community Development will receive preference

### INCOME LIMITS

Family Size	Annual Income can't exceed
1	\$24,850
2	\$28,400
3	\$31,950
4	\$35,500
5	\$38,350
6	\$41,200

## 3% CDBG LOANS

We offer loans for homeowners that occupy a 1-4 dwelling unit property in the City of Elmira. The interest rate provided under this program is 3%. A lien on the property will be secured, and you are required to claim your property as your primary residence until the loan has been repaid.

### INCOME LIMITS

Family Size	Annual Income can't exceed
1	\$39,800
2	\$45,450
3	\$51,150
4	\$56,800
5	\$61,350
6	\$65,900