

Schuyler County Housing Committee

Room 120, Human Services Complex, Montour Falls

Available Housing Resources with Schuyler County March 2022

Schuyler County Opportunity Council (SHOC)

The purpose of SHOC is to ensure that Schuyler County residents have access to safe and decent housing. SHOC is a United Way agency and staffed by volunteers

Available Resources:

- 1. SHOC will assist with rent, a utility bill, fuel bills, purchases towards housing supplies/issues materials for roofing, pay for vendor to repair furnace, plumbing, electrical, medical equipment for accessibility, health and safety issues. etc. SHOC phone 607-228-7319 applications are available on the website www.shocny.org HEAP income guidelines but have some flexibility.
- 2. SHOC -EFSP- Emergency Food and Shelter Program
 - No income guideline (those in need) currently has funding. This funding can only be used for first month's rent, past due, current rent or to halt an eviction. limited funds.
 - In addition, have rent funding as above but it must have been a result of COVID.

Economic Opportunity Program (EOP)

- 1. EOP- Energy Services Bureau Weatherization
 - The Energy Services Bureau provides free weatherization services to income eligible (HEAP income guidelines) Chemung & Schuyler residents,
 - Services include; attic and wall insulation, air sealing, heating system analysis, weather strip and caulking, health and safety measures, and mobile home weatherization
- 2. Emergency Tool Kit Funding (Funding is currently not available)
 - funding for Rent, Electric, Water, Food... It is an income eligible program, so they have to 125% below poverty.
 - Have to ensure that they have exhausted ERAP, Section 8 and any other benefits that may assist them.
- 3. Schuyler County HEAP Alternative site
 - Can assist with HEAP applications.
 - Phone: 607-535-2468 ext.201

Arbor Housing and Development

Available Resources:

- 1. Landlord Ambassador Program
 - This program has three ways to assist landlords financially rehabilitation (repairs to assist unit with code violations and violations to a Housing Quality Standards inspection), financial assistance (helping landlords with tax arrears, mortgage arrears, etc.) and rental assistance (helping tenants catch up on back rent payments to "set the clock to zero"). Landlords can own no more than 9 units and must provide proof of financial distress from their rental properties. Landlords with vacant units can benefit from this program as well. Please contact Georgia Landon for the rehabilitation side: 607-654-7487 ext. 2049 glandon@arbordevelopment.org or Melissa Fuller for the financial assistance side: 607-654-7487 ext. 2047 mtorg mtorganism assistance side: 607-654-7487 ext. 2049

2. Tenant Based Repayment Assistance (TBRA)

- Non- COVID temporary rental assistance for up to 12 month (with one renewal), tenants must meet qualifying factors and landlords must be willing to enter into a one year contract to receive the payments. Please contact Melissa Fuller for more information 607-654-7487 ext. 2047 mfuller@arbordevelopment.org

3. Homeowner Assistance Fund (HAF)

Portal is scheduled to open in January 2022, this funding is designated to assist homeowners with mortgage arrears. Please contact Melissa Fuller for more information 607-654-7487 ext. 2047 mfuller@arbordevelopment.org

4. Rehabilitation Grants

- Arbor has several ongoing housing rehabilitation grants to assist homeowners (and in some cases tenants) with health and safety repairs to their homes. Recipients must meet qualifying factors. Please contact Georgia Landon for more information 607-654-7487 ext. 2049 glandon@arbordevelopment.org

Department of Public Service

- 1. The Low-Income Household Water Assistance Program (LIHWAP)
 - helps low income households pay the cost of drinking water and wastewater services. The program can assist households who have past due bills (arrears) for drinking water and/or wastewater services.
 - LIHWAP is a benefit based on the actual amount of drinking water and/or wastewater arrears, up to a maximum of \$2,500 per drinking water or wastewater provider, or \$5,000 if drinking water and wastewater services are combined, per applicant household. Benefits are paid directly to the household's drinking water and/or wastewater vendor(s).
 - Eligibility and benefits are based on:
 - income,
 - household size, and
 - amount owed to drinking water and/or wastewater provider(s).
 - https://otda.ny.gov/programs/water-assistance/

INHS

A nonprofit affordable housing organization dedicated to expanding housing opportunities for low and moderate-income residents. INHS works with potential first-time home buyers who are looking for financial assistance, education opportunities, and/or home ownership counseling.

Available Resources:

1. First-Time Homebuyer Financial Assistance

- Down payment assistance up to \$20,000 for households making 80% or under area median income in the county. More information & initial intake application: ithacanhs.org/homeownership

2. Home Buyer Education

- Classes will walk clients through the entire homebuying process from being pre-approved for a mortgage, to connecting with a realtor, all the way through working with an attorney and finally owning their first home. Home inspection and post-purchase classes also available.
- Completion of one of INHS' homebuyer education courses will also provide clients with a
 certificate of completion that is often required for other, non-INHS first time homebuyer
 programs such as the New York State Homebuyer Dream Program, USDA and SONYMA
 mortgages, and more.
- Clients can find options for participating in homebuyer education programs by following this link: https://www.ithacanhs.org/hbe

3. Home Ownership Counseling Services

- Highly recommended program for households hoping to purchase their first home. Work oneon-one with an INHS staff member to find out more about the resources that may be available to first time homebuyer.
- INHS staff can speak about a client's credit, income, assets, and strategies for addressing any
 obstacles on their way to purchasing their first home. INHS will also be able to detail any
 programs that can help along the way.
- No eligibility required. Great for all households, even if client is over the income limit for financial assistance services.

Contact our home ownership team, Delia Yarrow or Patrick Mitchell via email at homeownership@ithacanhs.org, call (607) 277-4500 for more information or visit https://www.ithacanhs.org/homeownership.

Soldier On

Works with veterans that are homeless or at risk of homelessness. Soldier On covers 49 counties in NYS.

- 1. Funding to assist homeless or prevent homelessness.
 - They need to be literally homeless or have received a late rent notice, 14-day notice, eviction notice, etc.
 - Fall under the 50% AMI
 - Veteran status we work with all veterans except those with a dishonorable discharged,
 reserves that have not been federally activated, bad conduct discharge via court martial
 - To enroll they can call our intake like at (866) 406-8449.

Bath VA

The Bath HCHV program does NOT have specific funding for housing(apartments); however, we assist in collaboration with Arbor Housing & Development in order to assist Veteran's with obtaining a HUD-VASH voucher for rental subsidy, along with case management services.

- 1. HUD-VASH Referral Process. <u>The Bath VAMC's HCHV team is always accepting referrals and would like to include the referral process as follows:</u>
 - If you have a Veteran who needs same day placement, please call the POC number at **607-794-3481**. If you do not connect with the POC immediately, please be assured that your call will be returned within two hours. You can also call the POC number if you have any general homeless questions.
 - If you encounter a Veteran who anticipates becoming homeless in the coming days or week, please assist them in contacting the NCCHV at 877-424-3838. The Veteran's call will be answered immediately. The responder will gather all necessary information and pass it on to the POC. The POC will respond to the NCCHV consult within 24 business hours.
- 2. In addition, the HCHV program does have funding specific for contract residential (Weider House Community Residence located in Bath, NY) This is a 90-day commitment for any (eligible) Veteran's who have a substance use diagnosis (There are no income limits). The referral process for contract residential is listed above, please contact POC number for referral.

*Changes to HUD-VASH eligibility are as follows:

- Eligible for HUD-VASH: regardless of length of services
 - Honorable Discharge
 - General Discharge
 - Other than Honorable Discharge
 - Bad Conduct Discharge (from a special court-martial)
- Ineligible for HUD-VASH:
 - Dishonorable Discharge,
 - Bad Conduct Discharge (from a general court)

CSS Workforce NY (CSS WFNY)

Our workforce development organization dedicated to assisting individuals with greater employment opportunities, and therefore providing businesses with an adequate labor pool.

- 1. On-the-Job (OTJ) funding for new hires.
 - This funding supports the skill development of a new hire and a portion of the wages. Up to 50% of the pay rate for each employee in training may be reimbursed up to \$2,000 per individual contract.
- 2. Customized Training funding (CT) to businesses that supports updating the skills of one or more employees.
 - CSS could provide up to 50% of the cost of training. The maximum amount of training funds that businesses can utilize is \$20,000. At this time, any amount that would be above the \$20,000 would need CSS Board approval.
- 3. CSS recruitment activities include customized recruitments, virtual and in person job fairs. We will post your job and match to individuals in the Department of Labor data bas
- 4. Individual Training Accounts
 - to help with tuition costs for trainings that match our Local Demand Occupation list. We can also provide supportive services such as books, mileage
 - Contact Kelly McGowan at 607-346-2831(text friendly) for more information

5. Four Career Centers work with jobseeker, on interviewing, development of resume, job search, workshops. Contact us at info@csswfny.com

Visit our website at csswfny.com for information on any of the services mentioned above.

Sheen Housing

Please call (585) 657-4114 for Home Repairs and First Time Homebuyer 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 gross annual Income Limits per number of people in a single household in Schuyler County at this time for the current HOME Grant are:

People In household	1	2	3	4	5	6	7	8
Household Income	\$29,640	\$33,840	\$38,100	\$42,300	\$45,720	\$49,080	\$52,500	\$55,860

NYS Affordable Housing Corporation Grant (AHC)

The Affordable Housing Corporation Grant is for all ages and is a 60%/40% grant. The grant 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. The homeowner must own and reside in the home for at least one year to be considered. We can assist people in mobile/manufactured homes with a NYS Affordable Housing Grant as long as they own the property where the mobile home is located.

The gross annual Income Limits per number of people in a single household in Schuyler County at this time for the AHC grant are:

People In	1	2	3	4	5	6	7	8
household								
Household Income	\$39,500	\$45,150	\$50,800	\$56,400	\$60,950	\$65,450	\$69,950	\$74,450

ACCESS to Home Grant

Access to Home Grant - This grant assists frail elderly and people with disabilities with modifications to their homes. This includes both exterior and interior modifications, e.g., installation of ramps, chair lifts, handrails expanded doorways for wheelchairs or walkers. Adaptive modifications to kitchens and bathrooms are also available. We can assist people 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 Schuyler County at this time for the current ACCESS to Home Grant are:

People In household	1	2	3	4	5	6	7	8
Household Income	\$39,500	\$45,150	\$50,800	\$56,400	\$60,950	\$65,450	\$69,950	\$74,450

All of our grants are for owner-occupied single-family homes. All grants are distributed on a first come, first serve basis.