COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND, INC.
ACCESS TO HOME PROGRAMS

2020 PROGRAM GUIDELINES

Access To Home Programs: Home Accessibility Options for Individuals With Disabilities

CDCLI has been selected by New York State Homes and Community Renewal to administer the Access to Home, Access To Home For Medicaid Recipients, and Access To Home For Heroes programs in Nassau and Suffolk Counties.

Funds are made available through the New York State Housing Trust Fund Corporation.

The Access to Home Program provides income eligible households, with a disabled resident, the resources to make necessary repairs and modifications to increase the home’s accessibility. These home improvements are designed to sustain one’s independence and safety within the household. Designated spots are reserved for Veterans and Medicaid recipients. Funds are available for accessibility modifications up to $25,000 per household. All adaptations are based on meeting the individualized needs of the occupants of the unit that requires the modifications, and will be determined after an evaluation has been completed by one of CDCLI’s experienced Rehabilitation Specialists.

These program guidelines have been created for the Access to Home Programs. It covers all three programs – Access to Home, Access to Home for Medicaid Recipients, and Access to Home for Heroes. Unless a specific program is identified, the use of the term “Access to Home” refers to, and the requirement is applicable to, all three programs.

Home modifications may include but are not limited to:

- Ramps and lifts
- Stair glides
- Handrails
- Expanded doorways
- Kitchen and bathroom modifications
- Roll-in showers, grab bars and seats
- Special thermostatic and environmental controls

Please note that all repairs must address an accessibility issue for the resident with a disability.
I. GENERAL ELIGIBILITY CRITERIA

Access to Home programs are generally directed toward income-restricted households with a member who has a disability. However, the eligibility requirements vary by program, as described below. Homeowners, rental property owners, and tenants - with written approval from the owner - may qualify for Access to Home assistance. The assisted residential unit must be the primary, permanent residence of the eligible participant.

Access to Home Program
Eligible participants are households that meet the two criteria below:
1) Total household income at or below 80% of area median income (see chart below); and
2) Applicant has a physical disability or substantial difficulty with daily living activities due to aging. Documentation from a medical professional of the applicant’s disability or substantial difficulty with a daily living activity is required to assist CDCLI with developing an appropriate project scope of work.

Access to Home for Medicaid Recipients
Eligible participants are households that meet the criteria below:
1) Total household income at or below 80% of area median income (see chart below);
2) Applicant is a Medicaid recipient; and
3) Applicant has a physical disability or substantial difficulty with daily living activities due to aging. Documentation from a medical professional of the applicant’s disability or substantial difficulty with a daily living activity is required to assist CDCLI with developing an appropriate project scope of work.

Access to Home for Heroes Program
Eligible participants are households that meet the criteria below:
1) Total household income is at or below 120% of area median income (see chart below);
2) Applicant is a Veteran that was honorably or generally discharged;
3) Applying Veteran has a permanent or medical disability that prevents the exercise of a bodily function, substantially limits a major life activity or which is demonstrable by medically accepted clinical or laboratory diagnostic techniques. Documentation from a medical professional of the applicant’s disability or substantial difficulty with a daily living activity is required to assist CDCLI with developing an appropriate project scope of work.

II. INCOME GUIDELINES

The household income limits are as set forth below and are in effect as of January 1, 2020. The household income limits are subject to change as determined by HUD. Income includes all sources of income for all members of the household – overtime, bonuses, pensions, social security, 401K distributions, tips, etc. Total household income minus allowable exclusions cannot exceed the maximum gross annual income listed below for the household size. CDCLI will project the income that will be received for the upcoming 12-month period.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Income @80% AMI</td>
<td>$70,900</td>
<td>$81,050</td>
<td>$91,150</td>
<td>$101,300</td>
<td>$109,400</td>
<td>$117,500</td>
<td>$125,600</td>
<td>$133,700</td>
</tr>
</tbody>
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</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Income @120% AMI</td>
<td>$106,350</td>
<td>$121,500</td>
<td>$136,700</td>
<td>$151,900</td>
<td>$164,050</td>
<td>$176,200</td>
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<td>$200,500</td>
</tr>
</tbody>
</table>
III. PROCESS

- Interested participants must submit an application to CDCLI, together with ALL required documentation (please see checklist below). Applications are available on-line at www.cdcli.org or by calling (631) 471-1215 x102 or by emailing Access@cdcli.org.
- CDCLI will conduct an assessment to determine eligibility and notify the applicant.
- If eligible, CDCLI will schedule an appointment at the premises for an inspection to determine the scope of work, consistent with program requirements. The inspection will be conducted by CDCLI staff.
- CDCLI will issue a request for contractor bids detailing the scope of work, conduct a walkthrough, and award the job to the lowest responsible bidder. PLEASE NOTE: CDCLI maintains a list of pre-qualified contractors who will be solicited to perform the work. To be eligible for the program, applicants must agree to utilize a contractor selected from this pre-qualified list.
- Property owner(s) and renters, if applicable, must enter into an agreement with the selected contractor setting forth, among other items, the scope of work, the cost, the completion deadline, the right of CDCLI to inspect the premises and work, and monitor on-going compliance.
- ALL property owners must sign a Property Maintenance Declaration agreeing to the terms set forth below prior to commencement of work (please see Section IV below). An updated property Maintenance Declaration will also be required at project completion.
- ALL property owners must sign an Authorization Letter with CDCLI prior to commencement of work (please see Section V below)
- CDCLI will oversee and manage the work, performing interim and final inspections as required.
- Final payment to the contractor will not be made until the property owner and tenant, if applicable, have signed a statement confirming that all work has been performed to full satisfaction and provided an updated Property Maintenance Declaration. CDCLI does, however, reserve the right to sign off on the project if the inspector deems the project to be in accordance with all CDCLI guidelines.

IV. PROPERTY MAINTENANCE DECLARATION – THREE YEAR REGULATORY PERIOD

All property owners must sign a Property Maintenance Declaration (PMD). If the unit is owner-occupied, all homeowners must sign the PMD. If the unit is occupied by a renter, the owners of the building must agree to sign the PMD. The document signatures must be notarized and the executed PMD must be recorded with the County Clerk’s office in the County in which the assisted property is located as a lien against the property. A copy of the PMD is attached.

The Property Maintenance Declaration acknowledges that the unit was improved using Access to Home funds and states that, during a three-year regulatory period, the owner will:

- Maintain the unit in good operating order and condition;
- Not sell, move, demolish or materially alter the property without the prior written consent of CDCLI; and
- If the improved unit becomes vacant during the Regulatory Period, the owner will market the unit and make it affordable to persons of low-income and living with a disability.

The Property Maintenance Declaration is a subordinate lien but may be no lower than third in priority order of repayment. The encumbrance runs with the land and is binding on the property owner.
If the eligible participant moves or leaves the unit for any reason within the three-year regulatory period, or the PMD is otherwise breached, the Access to Home funds must be repaid on a pro-rated basis as outlined in the PMD and below:

- Months 0-12: 100% repayment due
- Months 13-24: 67% repayment due
- Months 25-36: 34% repayment due
- After the 36th Month: 0% repayment due

V. AUTHORIZATION
All property owners will be required to execute an Authorization letter with CDCLI setting forth mutual understandings and agreements with respect to the program. A copy of the Authorization is attached.

VI. REQUIRED DOCUMENTATION: A fully completed and signed Application must be submitted, together with ALL of the following documentation:

- **Photo ID**: Copy of photo identification (i.e. driver’s license, social security card, passport, etc.)
- **Property Deed**: Copy of Property Deed with Schedule A. If a deceased person is listed on the deed, we will also need a copy of the Death Certificate. If you are having difficulty locating your deed, please inform us and we will attempt to assist by conducting a public records search.
- **Property Tax Bill**: Copy of current tax bill indicating taxes have been paid.
- **Homeowner’s Insurance**: Copy of current homeowner’s insurance declaration page showing that the house is currently insured.
- **Mortgage Statement**: Copy of most recent mortgage statement showing that mortgage is current.
- **Doctor’s Note**: Proof of disability and/or evidence of substantial difficulty with daily living activities due to aging. Other medical records may be acceptable pending review.
- **Federal Income Tax Return for All Household Members** - Copy of most recent income tax return for everyone living in the home who files income taxes. Include all W-2s, 1099s, Schedules, and corresponding forms. If anyone in the household does not file taxes, a verification of non-filing must be obtained from the IRS. See attached instructions if this pertains to anyone in your household.
- **Income for All Household Members** – See below for applicable documents.
  - **Social Security/SSI/SSD/TANF/Unemployment/Workers’ Comp/VA Benefits** – Copy of most recent Award Letter or most recent check
  - **Pension/Retirement** – Copy of current letter or printout from company
  - **Wages** – Copies of three (3) consecutive pay stubs from everyone who is working and living in the home 18 years old and older; **full-time students need to supply proof of student status**.
  - **Self-Employment** – Last 2 years filed income tax returns with Schedule C
  - **Alimony/Child Support** – Court papers or support collection printout
  - **Interest/Dividends/Insurance Proceeds/Estates/Trusts** – If any of the following is a regular source of income, please provide a current statement from your bank, brokerage firm, or insurance company.
  - **Gifts/Assistance From Family, Friends, Etc.** – If you receive regular assistance from any third party, please provide a notarized letter from them stating what they provide to you and how often.
  - **Proof of Medicaid**: Copy of Benefit Card (for Access To Home For Medicaid Recipients ONLY)
  - **Proof of Veteran Status**: Evidence of Honorable or General Discharge from VA or Department of Defense (for Access To Home For Heroes ONLY)
VII. COMMITMENT TO FAIR HOUSING & NONDISCRIMINATION

CDCLI is fully committed to enforcing the spirit and the letter of Title VIII of the Civil Rights Act of 1968 (Federal Fair Housing Law), the Fair Housing Amendments Act of 1988, the Americans with Disabilities Act, the New York Human Rights Act, and the Suffolk County Human Rights Act. CDCLI will not discriminate in the sale, lease, advertisement or financing of housing against any individual or family because of race, color, national origin, religion, gender, disability, gender identity, marital status, sexual orientation, veteran/military status, source of income, familial status or presence of children in a household, or on the basis of any other protected class.

For additional information, please go to our website at www.cdcli.org or email us at access@cdcli.org.

Thank you!