CDCLI has been selected by New York State Homes and Community Renewal to administer the Residential Emergency Services to Offer Home Repairs to the Elderly (RESTORE) Program in Nassau and Suffolk Counties.

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

The RESTORE Program provides income-eligible homeowners, 60 years of age and older, the resources to make necessary emergency repairs to address hazardous conditions posing a threat to life, health or safety of the elderly homeowner. Funds are available for repairs up to $10,000 per home.

Typical repairs may include:

- Heating system repairs or replacements
- Electrical repairs or upgrades
- Plumbing repairs that pose a health risk such as water supply and septic issues
- Structural repairs such as deteriorated foundations, roofs, floors, stairs, decks, doorways, windows and porches
- Accessibility measures such as ramps and grab bars

Please note that all repairs must address an emergency issue as determined by a CDCLI inspector.

I. GENERAL ELIGIBILITY CRITERIA

- Applicant must be a homeowner residing in Nassau or Suffolk County
- The assisted home must be the primary residence of the homeowner age 60 years or older
- The property CANNOT be owned by a Trust. However, Life Estates are acceptable.
- Gross annual household income cannot exceed 100% of the area median income for Nassau/Suffolk County as determined by HUD (please see below chart)

II. INCOME GUIDELINES

The household income limits are as set forth below and are in effect as of January 1, 2019. 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.
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 Restore@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(s) 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 applicant reserves a life estate, the owners of the building and the life estate holder 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 RESTORE 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.
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 RESTORE 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 for all property owners (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.
- **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.
  - **Referral and/or Doctor’s Note (OPTIONAL)** – Provide CDCLI with any documentation related to the emergency nature of the requested repairs.
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.

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

Thank you!