

Hudson River Housing, Inc.  
NeighborWorks HomeOwnership Center of Dutchess County  
AHC Flood Relief Program

We understand that applying for funding can be daunting, and we want to assure you that we are here to support you every step of the way. We know that the recent flooding in Dutchess County has caused significant hardship for many owner-occupied homeowners, and we empathize with those who have experienced non-compensated eligible damages. We aim to help as many affected households as possible and make this assistance accessible to those who need it most. The funding will be allocated on a first-come, first-served basis until it is exhausted, with special consideration given to households that have been red-flagged, indicating their urgent need for help.

We understand that dealing with damages and losses can be overwhelming. As part of the application process, we request that you sign forms affirming that you have not received compensation through any other program or insurance for the damages you've experienced. Please note that the program aims to address current and urgent repair needs; thus, damages that have already been completed or reimbursed will not be eligible for funding.

We want to emphasize that applying for this funding will not impose any upfront costs on you. The funding will be provided as a grant lien on your home for five to ten years, depending on funding amount, requiring you to continue living in your home as your primary residence until the term ends. Eligible homeowners may receive up to \$50,000 in funding. As part of the application process, we request that you submit at least **2 estimates for repairs from fully insured contractors.**

To be deemed eligible you must meet the eligible activities criteria as well as meet the income requirements for the program. See the attached sheet explaining the eligible activities and what the income limits are.

We are committed to assisting you throughout this process, and we encourage you to reach out if you have any questions or concerns.

Our main priority is to help you restore your home and bring some relief during these challenging times.

For More Information please contact:  
Hudson River Housing Inc.  
313 Mill Street  
Poughkeepsie, NY 12601  
Phone (845) 454-5176 Option 6

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**Eligible Activities**

Program funds shall be used for direct disaster-caused damage to the Primary Residence not covered by any other federal, state, or local recovery program funds or third-party insurance.

To the extent, practicable, direct disaster-caused damage should be supported with photographs, videos, receipts, or other evidence.

The program is not intended as a substitute for insurance. It is primarily intended to supplement resources for homeowners who need to make repairs to meet basic standards for a safe and habitable home.

Applicant awards under this program will be based on the scope of work approved by a program administrator and household income defined as 80% of AMI or below. In no event will the total grant awarded to any single applicant exceed \$50,000

**Activities may include, but are not limited to:**

- Environmental health hazard mitigation activities related to the repair of disaster-caused damage to a Primary Residence, which may include lead-based paint abatement, asbestos removal, mold remediation, or remediation of other health hazards, including testing and clearance costs
- Electrical and plumbing systems repair or replacement
- Sump pump repair or replacement (if ancillary to a more extensive repair or replacement project)
- Furnaces, water heaters, water filtration systems, and heating systems.
- Refrigerators, cooking stoves, and built-in appliances, such as dishwashers, repair or replacement
- Laundry washers and dryers repair or replacement
- Permanently installed paneling, wallboard, bookcases, and cabinets repair or replacement
- Drywall or finishing
- Insulation
- Foundation Repair
- Window and door repair or replacement
- Siding repair or replacement
- Flooring repair or replacement
- Bathroom repair
- Well or septic replacement or connection to a municipal system
- Fuel tanks (oil or propane, but not actual fuel replacement)
- Dehumidifiers (eligible for a replacement if ancillary to a more extensive repair or replacement project)

**Household Income Limits -80% of Dutchess County’s Area Median Income**

*Income limits are based on GROSS INCOME added together for ALL persons residing in the home for all types of income. Self-employed (average last 3 years of net income).*

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Person
Income Limit	\$66,600	\$76,200	\$85,700	\$95,200	\$102,900	\$110,500	\$118,100	\$125,700

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<b>Owner 1 name on deed (Main applicant)</b>	
<b>Owner 2 name on deed (co-applicant) if applicable</b>	
<b>Mailing address</b>	
<b>Property Address</b>	
<b>Property County</b>	<b>Number of units</b>
<b>Phone Number – include area code</b>	<b>Alternate Phone Number – include area code</b>
<b>Email</b>	

<b>Household Information</b>					
<b>Name</b>	<b>Gender</b>	<b>Birthdate</b>	<b>Race/Ethnicity OR I do not wish to disclose</b>	<b>Income Type and Amount</b>	<b>Start Date</b>
<b>(Main Applicant):</b>					
<b>(Co-Applicant)</b>					

If more space is needed add a separate list.

Special Needs Assistance Requests:

Language Translation (type): \_\_\_\_\_

Hearing Impaired \_\_\_ Visual Impairment \_\_\_ Accessibility \_\_\_ Other \_\_\_

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Citizen or Legal Resident Alien? \_\_\_ Main Applicant \_\_\_ Co Applicant \_\_\_

Number of Years of Education for Main Applicant \_\_\_

Veteran or Active-Duty Military? \_\_\_ Main Applicant \_\_\_ Co Applicant \_\_\_

Household Type: \_\_\_ Married with Dependents \_\_\_ Married without dependents  
\_\_\_ Two or More unrelated Adults \_\_\_ Single \_\_\_ Other

Do you live in the property address above as your primary residence? Y/N \_\_\_

Are you current on the following? Y/N Property Taxes \_\_\_\_\_ Mortgage  
\_\_\_\_\_ Insurance \_\_\_\_\_ (will be required as  
a condition of funding later to be up to date and active).

Is your home and/or property located in a flood zone? Y/N \_\_\_

Did your home sustain damages due to July 2023 Flooding? Y/N

Have the damages been repaired? Y/N \_\_\_

Have you received compensation from any other agency, insurance company or other  
resource for some or all the damage? Y/N \_\_\_ if yes, explain why you still have a claim?

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Is the home a mobile or manufactured home? Y/N \_\_\_

if so, is it located in a manufactured home park or on property that does not belong to you. Y/N

Is there a business on the property? Y/N \_\_\_

if so, what type \_\_\_\_\_

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**List July 2023 Flood Damage that you have not been compensated for. These Item must be included on the work estimates submitted.**

1. List area and damaged item that needs repair or replacing.
2. Please email pictures for each area and or damage that are labeled with the corresponding Item #.  
See Example below

<i>EXAMPLE</i>			
	<i>Area &amp; Item Damaged</i>	<i>Description of Damage</i>	<i>Corresponding Picture Name</i>
<i>Item A)</i>	<i>Basement Drywall</i>	<i>Water damage</i>	<i>Item A-Basement Drywall Damage</i>

Item #	Area & Item Damaged	Description of Damage	Corresponding Picture Name
1)			
2)			
3)			
4)			
5)			
6)			
7)			
8)			
9)			
10)			

If more space is needed add a separate list

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**AGENCY DISCLOSURE STATEMENT**

**Hudson River Housing Inc.  
NeighborWorks Homeownership Center of Dutchess County  
Privacy Policy & Authorization**

**Privacy Policy**

Hudson River Housing & NeighborWorks HomeOwnership Center of Dutchess County are committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

**Types of information that we gather about you**

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

**You may opt-out of certain disclosures**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (845) 454-5176 and do so.

**Release of your information to third parties**

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**Authorization**

1. I understand that Hudson River Housing & NeighborWorks HomeOwnership Center of Dutchess County provides Rental Counseling & Homeownership Counseling which includes Pre Purchase and Foreclosure Prevention Counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I agree to allow Hudson River Housing & NeighborWorks HomeOwnership Center of Dutchess County to pull my credit report at the time of intake. In lieu of a new credit pull, I agree to provide Hudson River Housing with a copy of my credit report dated within 30 days of the intake date.

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**Agency Disclosure Statement**

**Privacy Policy & Authorization Continued**

3. I understand that Hudson River Housing & NeighborWorks HomeOwnership Center of Dutchess County receives Federal, State, local and private funding and, as such, is required to submit client-level information to the online reporting system and share some of my information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
4. I give permission for Hudson River Housing administrators and/or their agents to follow-up with me for the purposes of program evaluation.
5. I may be referred to other housing services of the organization or other agency or agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance
7. I acknowledge that I have received a copy of Hudson River Housing's privacy policy.
8. I acknowledge that in initial intake for Homeownership Counseling I have received materials and information regarding the importance of getting a home inspection which will additionally be reviewed during homebuyer education class and one-on one counseling sessions.
9. Hudson River Housing leases & rents residential properties to the public. As a client of Hudson River Housing's Housing Counseling services, you are under no obligation to rent a property from Hudson River Housing.
10. Hudson River Housing sells properties to the public. As a client of Hudson River Housing's Housing Counseling services, you are under no obligation to purchase a property from Hudson River Housing.
11. I understand that Hudson River Housing & NeighborWorks HomeOwnership Center of Dutchess County provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NeighborWorks HomeOwnership Center of Dutchess County in no way obligates me to choose any of these particular loan products or housing programs.
12. I understand that Hudson River Housing will make accommodations for those customers with disabilities and mobility impairments. Accommodations will be made for customers with hearing impairment or visual impairment through use of a Rely service and/or other similar services.
13. I understand that Hudson River Housing and NHC-DC utilizes The Language Line Solutions for those customers in need of language translation and or interpretation.

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**Application Instructions & Signatures:**

1. Sign the agency disclosure and application below certifying that the Agency Disclosure statement has been read and that the information contained is true and correct and that financial assistance and payouts to cover damages have not been awarded from any other source
2. Send with at least two detailed estimates from qualified insured contractors for the work (must show specific work and detail of materials to be used and proof of liability and worker's compensation insurance)
3. Photo documentation of damage caused by the July 2023 Floods
4. Proof of household income (last 4 weeks of paystubs, most recent federal tax return filed (if self-employed provide last 3 years with schedules), ss awards letters, pensions etc.)
5. 3 months bank statements (savings, checking, other liquid assets).
6. Photo ID of applicant and Co-applicant
7. Proof of homeowners Insurance, most recent mortgage payment showing up to date, recent property tax and school tax bill paid.
8. Copy of Deed.
9. Other information may be requested of you later if needed, such as denials from other agencies/insurance or proof that the damage occurred due to July 2023 floods.

I/We certify that we have read the Agency Disclosure Statement  
I/We certify that all information contained in this application is true and correct.  
I/We certify that I have not received or have been awarded any financial assistance or insurance payouts to cover damages listed on this application from any other resource.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_