

# Need to fix your home?

& make it safer for you?

**Sheen Housing** manages **Home Repair & Accessibility Modification grants** in your county.



## Basic requirements:

- You are a homeowner living in the home.
- Your homeowners insurance & property taxes are current.
- Maximum household income varies by household size.

Give us a call: **585-657-4114** Monday - Thursday, 8 to 4 to discuss your situation and get an application.

Sheen Housing is seeking insured, qualified contractors including Minority, Women Owned Business, and Service-Disabled Veterans' Business to help address the housing repair needs of very low- to moderate-income families, seniors, veterans and persons with disabilities throughout our 13 county service area.

Please call or email us to discuss the possibilities.

## Sheen HOUSING

BISHOP SHEEN ECUMENICAL HOUSING FOUNDATION, INC.

*Building Hope Together*

PO Box 460, Bloomfield, NY 14469  
ApplicationIntake@SheenHousing.org

T (585)657-4114  
TDD: 1-800-662-1220

F (585)657-4167  
WWW.SHEENHOUSING.ORG

Bishop Sheen Ecumenical Housing Foundation, Inc. is an equal opportunity provider and employer serving housing needs in the counties of Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates.



Owning a home is a dream shared by many people around the world. Within its service area, Sheen Housing has assisted numerous families of all ethnic backgrounds and varying degrees of financial resources to achieve and preserve their dreams through Housing Counseling services, including First Time Homebuyer Course and Closing Cost Assistance.

## HOME BUYER EDUCATION COURSE

HUD Certified Homebuyer Education course is a paper or web-based program for prospective first-time homebuyers. This course will guide you through the homebuying process including:

- **Are you ready to buy a home?**  
Including weighing the pros and cons of renting versus owning
- **Managing your money**  
Income, credit, savings
- **Understanding credit**  
And seeing what you can do to improve your score
- **Getting a mortgage loan**  
What the mortgage lender is looking for from you
- **Shopping for a home**  
Understanding the buying process & the each of the players
- **Keeping your home & managing your finances**
- A HUD Certified Counselor will be available as an independent resource for you
- You will receive a Certificate of Completion after your final meeting with the counselor. You may need this certification for various loan programs and grants.

### ON-LINE VERSION:

You can take the on-line version, easily accessible through any device 24 hours a day, 7 days a week. Please give us a call at 585-657-4114 or email [hc@SheenHousing.org](mailto:hc@SheenHousing.org), to ask any questions and get a discount coupon to take the course for free.

### PAPER VERSION:

If you prefer, we can get together for an in-person or over the phone paper-based course. Just give us a call at 585-657-4114 or email - [hc@SheenHousing.org](mailto:hc@SheenHousing.org)

## CLOSING COST ASSISTANCE LOAN

Up to \$3,000 in a no interest loan to be repaid at the rate of \$50/month for 5 years to assist with closing costs on your mortgage loan.

### • Eligibility:

- First time homebuyers – those who have not purchased a home within the last 3 years.
- **Income restrictions –**
  - Total household income cannot exceed 80% of area median income (AMI). Maximum gross annual income is based on family size and county location of the home.
  - In certain circumstances we may be able to go up to 90% of AMI. Please contact our office for income limits.
- **Property must be a single family home** that you will occupy as your primary residence. Mobile homes in parks are not eligible.
- **Credit history and stable income source**
  - Eligibility will be determined after submission of a full application.
- **Complete the Homebuyer Education Course**
  - You must attend our 8 hour homebuyer education course before being approved for a closing cost assistance loan.
- **Matching investment**
  - Sheen Housing can provide a 2 for 1 match of the amount you have saved toward your closing costs (for instance, if you have saved \$1,000, we can approve up to \$2,000 in a closing cost assistance loan. The maximum loan is \$3,000).

For more information, guidelines, and an application, please call 585.657.4114 or email - [hc@SheenHousing.org](mailto:hc@SheenHousing.org)

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# Sheen HOUSING

BISHOP SHEEN ECUMENICAL HOUSING FOUNDATION, INC.

*Building Hope Together*

STEBEN COUNTY

JANUARY 2023

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 Steuben County at this time for the current HOME Grant are:

People In household	1	2	3	4	5	6	7	8
Household Income	\$33,120	\$37,860	\$42,600	\$47,280	\$51,120	\$54,900	\$58,680	\$62,460

## 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. Gross annual Income Limits per number of people in a single household in Steuben County at this time for the AHC grant are:

People In household	1	2	3	4	5	6	7	8
Household Income	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250

## Access to Home Grant \*\*

Access to Home Grant - This grant assists individuals with disabilities or who have substantial difficulty with daily living activities by modifying their homes, including adaptive modifications to kitchens and bathrooms, and ramps. Gross annual Income Limits per number of people in a single household at this time for the current ACCESS to Home Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250

## Healthy Homes

Healthy Homes - This grant has no age restrictions and does not apply to mobile homes. The grant addresses housing-related health and safety hazards in privately owned, owner-occupied housing. At a minimum, there will be Radon testing of the home, and elevated radon levels will be addressed. Gross annual Income Limits per number of people in a single household in Steuben County at this time for the current Healthy Homes Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250

## Housing Preservation Grant (HPG)

The HPG Program (funded by the USDA-RD533) pays 50% of the cost of repairs and Sheen Housing or another agency pays the remaining 50%. Gross annual Income Limits per number of people in a single household in Steuben County at this time for the USDA HPG Grant:

People In household	1	2	3	4	5	6	7	8
Household Income	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$52,050

All of our grants are for owner occupied single family homes.

\* We can assist people in mobile homes with a NYS Affordable Housing Grant as long as they own the property the mobile home is on and have the deed in their name.

\*\*We can assist people with the ACCESS and/or RESTORE Grants in mobile homes on land (homeowner must have deed in their name), or in a park (homeowner must own their home).

All grants are distributed on a first come, first serve basis.

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