

2011 CDBG Emergency Application

GOVERNOR SUSANA MARTINEZ ISSUES Press Release - Declaring a Disaster Statewide on February 9, 2011 –The Department of Finance and Administration (DFA) Local Government Division (LGD) Offers Help to Low-Income Residents Affected by severe winter storms and extreme cold.

Grant funds awarded under this program are made available through U.S. Department of Housing and Urban Development (HUD), Community Development Small Cities Block Grant (CDBG) program thru the State of New Mexico, Department of Finance and Administration, Local Government Division (LGD) for emergency funding. Grant funds shall be provided to low and moderate income residents as determined by Section 8 income guidelines established by HUD.

Grant is limited to \$2,000.00 per household for repairs.

Applications will be accepted no later than March 18, 2011 at 5:00 pm at the following NM Planning Districts.

NORTHWEST NM COUNCIL OF GOVERNMENTS

District 1

409 2nd St.
Gallup, New Mexico 87301
Phone: (505) 722-4327
Fax: (505) 722-9211
Email: jkiely@nwnmcog.com
Jeff Kiely, Executive Director
Covering San Juan, McKinley & Cibola Counties
Internet: www.nwnmcog.com

SOUTHWEST NM COUNCIL OF GOVERNMENTS

District 5

1203 North Hudson St.
P.O. Box 2157
Silver City, NM 88062
Phone: (575)388-1509
Fax: (575)388-1500
Priscilla Lucero, Executive Director
Email: priscillalucero@gilanet.com
Covering Catron, Hidalgo, Luna & Grant Counties
Internet: swnmcog.org

NORTH CENTRAL NM ECONOMIC DEV DIST

District 2

P.O. Box 5115
Santa Fe, New Mexico 87502
Phone: (505) 827-7313
Fax: (505) 827-7414
Email: tima@ncnmedd.com
Tim Armer, Executive Director
Covering Rio Arriba, Santa Fe, Taos, Los Alamos, Colfax,
Mora & San Miguel Counties
Internet: www.ncnmedd.com

SOUTHEASTERN NM ECONOMIC DEVELOPMENT

District 6

1600 S.E. Main – Suite D
Roswell, New Mexico 88203
Phone: (575) 624-6133
Fax: (575) 624-6134
E-mail: hgsnmedd@plateautel.net
Hubert Quintana, Executive Director
Covering Lincoln, Otero, Chaves, Eddy, & Lea Counties
Internet: www.snmedd.org

MID REGION COUNCIL OF GOVERNMENTS

District 3

809 Copper Ave. NW
Albuquerque, New Mexico 87102
Phone: (505) 247-1750
Fax: (505) 247-1753
Email: dcave@mrcog-nm.gov
Dewey Cave, Executive Director
Covering Sandoval, Bernalillo, Valencia & Tarrant
Counties
Internet: www.mrcog-nm.org

SOUTH CENTRAL COUNCIL OF GOVERNMENTS

District 7

P.O. Box 1072
Elephant Butte, New Mexico 87935
Phone: (575) 744-0039
Fax: (575) 744-0042
Email: jarmijo@sccog-nm.com
Jay Armijo, Executive Director
Covering Socorro, Sierra & Dona Ana Counties
Internet: www.sccog-nm.com

EASTERN PLAINS COUNCIL OF GOVERNMENTS

District 4

418 Main
Clovis, New Mexico 88101
Phone: (575) 762-7714
Fax: (575) 762-7715
Email: schancey@epcog.org
Sandy Chancey, Executive Director
Covering Union, Harding, Quay, Curry, Roosevelt,
Guadalupe & De Baca Counties
Internet: www.epcog.org

Eligible Applicants

- All residents of counties , and incorporated municipalities using 2010 CDBG income guidelines except the City of Albuquerque, the City of Farmington, the City of Las Cruces, the City of Santa Fe and the City of Rio Rancho who cannot apply since they receive funding directly from the department of housing and urban development (Title I, Section 106) as entitlement cities.

Ineligible Applicants

- *(Indian pueblos and tribes receive funding directly from the Department of Housing and Urban Development (Title I, Section 107). Native American tribes are encouraged to submit applications to the Albuquerque HUD Office of Native American Programs, 500 Gold Ave. SW, 7th Floor Suite 7301, P.O. Box 906, Albuquerque, New Mexico 87103-0906, (505) 346-6923).*

Emergency repair is defined as;

The necessary and required improvement(s) to a permanent residential structure which will alleviate the immediate and eminent threat to the health and safety of the resident(s) said structure, caused by an emergency which is recent in nature.

A. Emergency repairs will only cover:

- Water line replacement from the utility service (meter) to the home (which includes inside home water line repairs)
- Water heater and/or furnace replacement or repair
- water damage to walls
- Invoices and/or cost estimates to the COG
- Reimbursements will be accepted for those homeowners that have incurred emergency waterline replacement, water heater and/or furnace repair costs not exceeding \$2,000.00 on or after February 1, 2011. Must provide copies of receipts and copies of checks of payment to the licensed contractor (include copy of contractors license).

B. Emergency repairs will not be provided if the homeowner has evidence of homeowners insurance.

C. Eligible Property Types

To be eligible for CDBG assistance, a property must be:

- Occupied by an income eligible homeowner
- The owner's principal residence

The following property types covered under the program are:

- Traditional single-family housing that is owned fee simple (this housing may contain one to four dwelling units)
- A condominium unit
- A manufactured home

Repair standards (must meet the following):

- Said repairs must meet applicable state or local codes
- Work must be performed by a licensed contractor

D. The Applicant/Beneficiary

To be eligible for CDBG funds, the Homeowner must meet both criteria:

- Occupy the property as a principal residence.

- Annual Gross Income per household cannot exceed 80% (low-income) of the median income for the area, using the 2010 Income limits provided by HUD located at the following website <http://cdbg.nmdfa.state.nm.us/cms/kunde/rts/cdbgnmdfastatenmus/docs/371071358-10-22-2010-13-55-32.pdf>.

1) First identify the following information:

- Identify your County
- Identify the number of persons residing in your household
- Identify your Households Annual Gross Income

2) Go to your 2010 Income Limits Worksheet provided to you in this application (Exhibit A) or provided to you by your NM Regional Planning District

3) If you see that you qualify using the 2010 Income Limits you may proceed to submit an application to the NM Regional Planning District in your area

Example:

A single mother in the City of Espanola, with 3 children earned \$20,000 in gross wages, and received \$15,000 in child support payments in 2010.

- Rio Arriba County
- Number of persons in household is 4
- Annual Gross Income is \$35,000

According to the 2010 income limits a household of 4 persons with an annual gross income of \$35,900 or less would qualify for assistance under this program

Income Inclusions:

- Wages, salaries and tips, including overtime, commissions and bonuses
- Net income from operation of business
- Interest, dividends, net income from any real or personal property
- Social Security, annuities, pensions, disability or death benefits
- Unemployment and disability compensation
- Welfare assistance
- Alimony, child support and regular contributions or gifts
- Armed Forces income, except as listed in Exclusions

Income Exclusions:

- Income from employment of children under age 18
- Foster Care payments
- Inheritance and insurance income paid in a lump sum
- Medical expense reimbursements
- Income of live-in aides
- Student financial aid
- Hostile Fire or Hazardous Duty pay
- Self-Sufficiency Program Income
- Gifts – temporary, nonrecurring or sporadic income
- Reparation payments
- Income in excess of \$480 for full-time students 18 or older, except head of household or spouse
- Adoption assistance payments
- Family Support Act income
- Deferred period amounts from SSI and Social Security benefits received in a lump sum amount
- Property Tax refunds
- CDBG care assistance
- Other Federal Exclusions – Food Stamps, VISTA, LIHEAP payments, Scholarships and work study, earned income tax credit, JTPA or equivalent

Emergency Home Repair Homeowner(s) Application

1. APPLICANT INFORMATION:

Name:	Home Phone:	Cell Phone:
Address:	City	State:
Zip Code:	County:	

2. OWNERSHIP INFORMATION:

*Is this your Primary Residence:	Yes or No:
**Is the property owned fee simple:	Yes or No:
Is the property a single family housing unit:	Yes or No:
*Provide two forms of documentation of primary residence: Check stubs, W-2, taxes, Social Security Statement, Bank Statements, or drivers license. **The property owner is entitled to full enjoyment of the property, limited only by zoning laws, deed or subdivision restrictions or covenants (provide documentation: warranty deed or title showing no lien on property).	

3. LOSS INFORMATION:

Date of Loss:
*Describe the Loss as a result of the Freeze:
*Be specific: i.e. Heating element in water heater destroyed due to lack of water, resulting in un-functional water heater.

4. WORK TO BE PERFORMED BY A LICENSED CONTRACTOR:

Home Repair(s) Needed	Location of Repair:
i.e. New water heater	Garage
*Total amount of repairs:	
*Total amount of repairs cannot exceed \$2,000.00 (please refer to eligible repairs)	

5. WORK PREVIOUSLY PERFORMED BY A LICENSED CONTRACTOR:

Home Repair(s) Completed	Contractor Name:	Contractor License Number:	Date of Payment:	*Amount Paid:
i.e. Replaced water heater	ABC Construction	1234567	2/7/2010	\$900.00
*Total amount of repairs:				
*Must provide copies of receipts and proof of payment to contractor				

6. INCOME CERTIFICATION

Name: _____

Address: _____

HOUSEHOLD COMPOSITION AND INCOME – (To be completed by homeowner)

A. Household Composition

Name (Last, First)	DOB	Total # of Persons in Household
1.		
2.		
3.		
4.		
5.		
6.		
7.		

(List all members in household, including minors)

B. Annual Income Information

Household Member	a. Wages/Salaries	b. Benefits/Pensions	c. Public Assistance	d. Other Income
A.				
B.				
C.				
D.				
Totals	a.	b.	c.	d.
This is Annual Income \$ _____				

Acceptable Forms Of Income Verification

SOURCE OF INCOME	DOCUMENTATION
Employment	Paycheck stub. W-2 forms or tax returns.
Self-Employment, Tips, etc.	Certified IRS Form 1040 or 1040A showing amount earned and employment period.
Income Maintenance Payments, Benefits, Income Other than Earnings (including Welfare, Social Security, SSI, Unemployment, etc.)	Recent check stub with date, amount and period involved, and deductions, if any (Medicare premiums, etc.)
Alimony or child support	A copy of a separation or settlement agreement or divorce decree stating the amount and type of payment schedule
Net Business Income	Certified Form 1040, Schedules C, E. or F, or audited financial statements, or a loan application listing business income from the preceding 12 months

- For a complete list of income requirements please visit DFA website at www.nmdfa.state.nm.us
- Provide income verification to NM Regional Planning District.

Signature of Homeowner

Date

* Under penalty of law, I hereby certify to the best of my knowledge and belief that the above information is correct, and the grant activity is in full compliance with the eligible activities described in the application, which includes the lack of homeowners insurance. _____.

Initial

** Any misrepresentation to the contrary will result in the immediate repayment of the grant to DFA/LGD.