



DO I QUALIFY FOR COLUMBIA COUNTY PLUS ONE ADU?

Answer the pre screening questions below to know if you're eligible.

Do you owner occupy a home in Columbia County?

Yes

No

This program is limited to owner occupied applicants in Columbia County. Second or vacation homes are not eligible.

Is your dwelling a mobile home?

No

Yes

Mobile homes are not eligible.

**Does your property have more than one building?
If yes, are other residential buildings or commercial businesses
operating on the property?**

No

Yes

Properties with additional buildings used for residential or commercial are not eligible.

**The construction of the ADU will likely exceed the \$125k grant
amount (\$112,500 direct assistance), are you willing to explore
additional funding or financing options? (Construction loan)**

Yes

No

Applicants are responsible for securing funding needed, if the construction of the ADU exceeds \$125,000. Projects will likely need \$5k - \$50k financing.

**If chosen, are you willing to have pictures taken of the completed ADU
for promotional purposes?**

Yes

No

As per requirement by NYS Homes and Community Renewal, applicants must agree to have picture taken of the ADU.

Are you committed to keeping the ADU rents affordable for a period of 10 years.

Yes

No

As per requirement, ADU rents must be kept at 80% of Area Median Income or Fair Market Rent for 10 years.

**Is your gross annual household income for all members at
or below the following chart?**

1 - Person \$94,650	2 - Person \$108,200	3 - Person \$121,700	4 - Person \$135,250
5 - Person \$146,050	6 - Person \$156,900	7 - Person \$167,700	8 - Person \$178,500

Yes

No

The Columbia County Plus One ADU can only serve households who fall within the income limits established by NYS Homes and Community Renewal.

**CONTINUE TO
APPLICATION**

Unfortunately, you are not eligible for the Plus One ADU Program. Visit www.rupco.org or call (845) 331-2140 to learn about other assistance programs available.



COLUMBIA COUNTY PLUS ONE ADU

1. HOW CAN THE COLUMBIA COUNTY PLUS ONE ADU PROGRAM HELP ME?

The ADU program assists applicants by providing grants* of up to \$125,000 to construct accessory dwelling units, helping Columbia County homeowners create long term rental housing. It supports those who cannot finance the project independently, ensuring compliance with local zoning laws.

2. HOW AM I ELIGIBLE FOR THE PROGRAM?

To be eligible for the program, a participant must meet the following criteria:

- Primary Residence: Demonstrate that the applicant owns and occupies a residential unit in Columbia County, where the ADU will be located. Vacation or second homes cannot be considered.
- **Income Eligibility. The household gross income (pre-tax) from all sources must not exceed the chart below.** Household members include all current persons residing in the home and their incomes, regardless of familial relationship.

Maximum Annual Gross Household Income Limits			
1 Person	2 Person	3 Person	4 Person
\$94,650	\$108,200	\$121,700	\$135,250
5 Person	6 Person	7 Person	8 Person
\$146,050	\$156,900	\$167,700	\$178,500

- Need: The applicant must demonstrate that they would only be able to finance the development of the proposed ADU with the grant (e.g., lack of personal savings).
- Willingness to explore additional funding or financing options if the ADU project cost is over the **\$125,000** program award.
- Have homeowners insurance.
- If chosen, willingness to have pictures taken of the ADU, once completed, for promotional purposes.
- Owners must be US Citizens or have legal resident status.

* Funds are provided by Housing Trust Fund Corporation (HTFC) NYS Homes & Community Renewal (HCR)

Applications and documentation required must be either email, mailed, hand-delivered or faxed to:

289 Fair Street
Kingston, NY 12401

Email: applications@rupco.org

Fax: (845) 713-4817

QUESTIONS?: Call (845) 331-2140 x 260
or dkilpatrick@rupco.org

DOCUMENTS NEEDED

Use the checklist below to ensure your application is complete. Incomplete applications will be returned and not processed.

- ☐ 1. Completed and signed Program application (pages 3-5)
- ☐ 2. Authorization to release information signed by all owners (p. 6)
- ☐ 3. Agency Disclosure signed by all owners. (p. 7)
- ☐ 4. Proof of household income: last 8 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 of most recent bank statements (savings, checking, bonds, IRAs, etc.)
- ☐ 6. Federal tax returns including W-2's 2024 (for Self-employed submit 3 years of tax returns with business Schedules and YTD profit and loss for 2024)
- ☐ 7. Public assistance benefit statements (HEAP, SNAP, TANF other) – if applicable
- ☐ 8. Photo ID of applicants
- ☐ 9. Copy of deed
- ☐ 10. Proof of homeowners insurance.
- ☐ 11. Last mortgage statement
- ☐ 12. Copy of most recent tax bills and proof of payment (property, school, town, etc.)

Please submit any of the following items – if you have them, but are not currently required:

Plot plans or architect/engineer drawings for new unit if you have them but not required now.

Any estimates you may have obtained to construct the unit.

Eligible homes and property must be:

- Located in zoning where Accessory Dwelling Units (or variations of this terminology, e.g., accessory apartments) must be permitted by right, through site plan review, or through a special use permit in the zoning district where the applicant's property is located.
- Property must not have any zoning code violations.
- Property must be big enough to meet all building and setback requirements for ADUs/Accessory Apartments for the town/village where the property is located.
- Not be a mobile home.
- Property must not have other residential buildings or commercial businesses operating on the property.
- Not located in a flood zone or flood paths. Homes in Special Flood Hazard Areas will require flood insurance. Satisfactory flood elevations certifications may be required at the owners expense.

APPLICATION DEADLINES:

Application Opening: August 19th, 2025

Application Review: September 19th, 2025



COLUMBIA COUNTY PLUS ONE ADU APPLICATION

SECTION I. Applicant Information

Owner/Applicant(s) _____

Property Address _____ City _____ Zip _____

Mailing Address (if different): _____

Section-Block-Lot Number _____ - _____ - _____ Town / Village: _____

Email _____ Phone: _____ Work Phone: _____

Names listed on the deed to the property. _____

of people in your household? _____

How many residential units are currently on the property? _____

Are you an employee of the County of Columbia or RUPCO? ☐ Yes ☐ No

If so, you may need to submit a conflict-of-interest statement and have it approved by the County and/or RUPCO before proceeding.

SECTION II HOUSEHOLD COMPOSITION | Beginning with the Applicant, list the Legal Names, birthdates, and relationship to applicant of each person who resides in your home. If more space is needed, please complete on back of application.

Disclosing demographic information is optional and for statistical purposes. It has no bearing on your eligibility.

Name	Date of Birth	Race-White, Black, Other, Hispanic or not Hispanic	Gender	Relationship to Applicant

Applicants' highest level of education completed: _____

☐ I do not wish to disclose Race, Ethnicity, Gender or Education.

What is your Gross Annual Household Income (Before taxes and deductions) \$ _____
(Include all sources such as from: Earned Income, Self-Employment Income, Unemployment Insurance, Public

Does anyone in the home require special accommodations (provide examples): _____

SECTION III. Property Information

1. When did you acquire the property? _____
2. Is there a mortgage on the property? ☐ Yes ☐ No
 - a. If yes, what are your monthly mortgage payments? \$ _____
 - b. Does that include escrow for taxes? ☐ Yes ☐ No
 - c. Does that include escrow for insurance? ☐ Yes ☐ No
 - d. Are you behind any mortgage payments? ☐ Yes ☐ No
If yes, how many? _____
If yes, are you in a repayment plan or modification plan with your lender? ☐ Yes ☐ No
3. Is your home covered by homeowner's insurance? ☐ Yes ☐ No
4. Are there any other liens against your property besides the main mortgage? ☐ Yes ☐ No
If yes, list type _____
5. Age of your home _____ Approximate Property Size _____ (acres)
6. Is your property on Municipal water and/or Sewer? _____
(Note: This question is not part of the Minimum Criteria but is part of the Supplemental Scoring process)
7. Does your proposed ADU meet the zoning and setback requirements? ☐ Yes ☐ No
If you are unsure, please contact your municipality's building/planning department or contact Chris Brown, cbrown@columbiaedc.com, at the Columbia Economic Development Corporation for support.
8. Does your property have any zoning code violations or open permits? ☐ Yes ☐ No
(Note: This question is not part of the Minimum Criteria but is part of our information gathering.)
9. Is your property listed in the NYS or National Registers of Historic Places?
☐ Yes ☐ No ☐ Unsure
(Note: This question is not part of the Minimum Criteria but is part of our information gathering.)
10. Is your property in an Agricultural District? ☐ Yes ☐ No ☐ Unsure
If you are unsure, please check the Columbia County Agricultural Districts Overview website here:
<https://sites.google.com/a/columbiacountyny.com/planning/agriculture/agricultural-districts>
(Note: This question is not part of the Minimum Criteria but is part of our information gathering.)
11. If other people are listed on the deed to your property and they do not live in the home, are they willing and available to sign all formal commitment documents if you are selected to allow a grant lien against the property? ☐ Yes ☐ No

12. Is your property located in a flood zone? ☐ Yes ☐ No ☐ Unsure

If you are unsure, please check the FEMA website here: <https://msc.fema.gov/portal/search>

(Note: This question is not part of the Minimum Criteria but as part of our information gathering.)

13. Do you have flood insurance? ☐ Yes ☐ No

14. If a new ADU was added to the property, where would you like it to be placed?

- ☐ Attic turned into second unit
- ☐ Basement turned into second unit
- ☐ New construction second unit addition attached to existing home
- ☐ New construction second unit not attached to existing home
- ☐ Conversion of an existing on-site building to an ADU (e.g., garage)
- ☐ Other livable space in the homes for conversion

SECTION IV. Applicant Certification

I/We certify that I have reviewed the attached fact sheet and understand the information contained in this pre-application and the information and documentation provided is true and correct.

Signature of Applicant _____

Date _____

Signature of Co-Applicant _____

Date _____

AUTHORIZATION FOR RELEASE OF INFORMATION

CONSENT

I authorize and direct any Federal, state, or local agency, organization, business, or individual to release to and verify my application for housing/or other grant/loan program assistance through RUPCO, Inc. I understand and agree that this authorization or the information obtained with its use may be given to and used by RUPCO, Inc, HUD, Neighborworks America and funders and NYS Department of Homes And Community Renewal in administering and enforcing program rules and policies. I also consent for RUPCO to release information from my file about my rental history to credit bureaus, collection agencies, or future landlords. This includes records on my payment history, and any violations of my lease or housing policies. This may also include the distribution of my name, address, and phone number to potential contractors for project bidding and construction purposes.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding my household or me may be needed. Verifications and inquiries that may be requested include but are not limited to:

Identity and Marital Statue
Employment, Income and Assets
Medical or childcare Allowances

Credit and Criminal Activity
Residences and Rental Activity

GROUP OR INDIVIDUAL THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information (depending on program requirements) includes but not limited to:

Previous Landlords (including Public Housing Agencies)
Past and Present Employers
Welfare Agencies
Courts and Post Offices
State Unemployment Agencies
Schools and Colleges
Social Security Administration
Law Enforcement agencies

Support and Alimony Providers
Medical and Childcare Providers
Veterans Administration
Retirement Systems
Banks and other Financial Institutions
Utility Companies
Credit providers and Credit Bureaus

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file with RUPCO and will stay in effect for a year and one month from the date signed,

I understand I have a right to review my file and correct any information that I can prove is incorrect.

SIGNATURES:

_____	_____	_____	_____
DATE	APPLICANT SIGNATURE	PRINT NAME	D.O.B

_____	_____	_____	_____
DATE	CO-APPLICANT	PRINT NAME	D.O.B

MAILING ADDRESS _____

CLIENT DISCLOSURE STATEMENT

RUPCO provides a full continuum of housing services primarily for Ulster County residents. Housing Counseling Services- The Homeownership Center offers HUD certified Pre-Purchase Counseling. Counseling can be provided to anyone in any area and is offered in-person and remotely by phone. Pre-Purchase Homebuyer Education- The Homeownership Center offers pre-purchase in-person workshops when available. If not, available we refer our clients to a third-party vendor, ehome America. Both are HUD approved curriculums. Homebuyer and other Grants and Loans- The Homeownership Center administers grant funding for eligible first-time homebuyers for down payment and closing cost assistance and post-closing repairs when available. We also administer home repair grants to existing homeowners and landlords when available and package the USDA 502D loan for eligible first-time homebuyers purchasing in rural areas. Other Services and Departments- RUPCO is a developer of affordable rental and for sale properties through the Real Estate Development department. RUPCO owns and/or manages market and subsidized rental housing units through the Property Management Department. Technical assistance for municipalities and communities through the Community Development Department. The Housing Choice Voucher program, Self Sufficiency and emergency rental assistance program are serviced through the Rental Assistance and Program Services Departments. Clients are not obligated to receive, purchase, or utilize any other services offered by the organization, or its partners to receive housing counseling services.

CLIENT FEE SCHEDULE

As per HUD housing counseling rules, our agency is obligated to disclose fees that RUPCO Charges for services regardless of the service being associated with your funding or service request. Any fees that may be associated with a loan or grant will be disclosed in a separate formal funding agreement upon commitment if it is administered by our agency. This fee schedule does not include any fees associated with a rental or other agreement.

Pre-purchase Counseling Fee- Free to the client	Credit Report Fee \$27.81 each
Homebuyer Education \$99.00 (In person or E-home America online)	Mortgage Subordination Fee \$150
SONYMA NRP Feasibility Study \$200, inspection fees \$125.00 plus mileage	Duplicate Original Fee \$25.00

* No credit report fee will be charged for households utilizing a Housing Choice Voucher. Clients with household incomes at or below the federal poverty limit will not be charged for in-person education services when available. According to HUD, agencies must not refuse to provide counseling services if a client cannot afford to pay fees. A budget must be provided to prove financial hardship.

PHOTOGRAPH RELEASE AND LICENSE AGREEMENT

1. GRANT OF LICENSE AND RIGHTS: The (Property Owner, Homeowner, Business Owner) hereby grants an exclusive license to and any and all rights and benefits, if any, to the photographs taken by RUPCO, or the County Ulster, NYS Affordable Housing Corp, NYS Housing Trust Fund Corp., NY S Dept. of Homes and Community Renewal (HCR) HOME Program ,RESTORE program, CDBG Program, City of Kingston , its agents/assigned at the jobsite for use in any advertising, promotion and marketing campaign that may be conducted in the future. Moreover, it is understood and acknowledged that this license and rights shall apply to any third parties or agents that RUPCO in its sole discretion deems necessary to properly and adequately market or promote It's building materials and services. We do not photograph persons without approval before taken a photograph or include personally identifiable information in the photograph or description of photo unless the client allows PII to be used and can do so by refusing to be photographed. Photographs are generally used to show before and after photos of any work that is done to a property and for households that wish to share their story or photos taken by RUPCO or themselves.
2. CONSIDERATION: It is understood and agreed that other than the consideration previously received the (Property Owner, Homeowner, Business Owner) will not be entitled to receive any further consideration relative to the use of the photographs described herein, including monetary consideration.
3. RESTRICTIONS: It is understood and agreed that there will be no restrictions on the license and/or rights granted hereby.
4. PROMOTION /MARKETING: It is understood and agreed that the (Property Owner, Homeowner, Business Owner) shall have no control or input as to how the photographs are used or utilized in any marketing campaign or promotion and/or advertising unless RUPCO Inc. or its municipal funders, its agents/assigns in its sole discretion deems that such input would be appropriate and useful. It is understood and agreed that RUPCO Inc. or its municipal funders shall have sole authority to determine the mode and method of advertising, merchandising. Promoting, selling, and distributing, that involves the use or utilization of the subject photographs. Moreover, it is understood and agreed that RUPCO Inc. will not require to obtain any further approval or consent form the (Property Owner, Homeowner, Business Owner) prior to use or utilization of any photographs for any promotion or marketing campaign and/or advertising.

Signed _____ Date_____

Signed _____ Date_____

Print _____

Print _____



ADDITIONAL INFORMATION ABOUT THE COLUMBIA COUNTY PLUS ONE PROGRAM

1. SUBMITTED MY APPLICATION; WHAT HAPPENS NOW?

1. All applications will be processed and reviewed starting on September 19th, 2025. The application window will remain open until funding has been exhausted.
2. Applicants who meet the minimum criteria will be asked to submit additional information as part of the Application Supplemental Scoring Process. They will then be scored based on the feasibility and cost of constructing an ADU on their property, as well as their narrative description about their intended use for the property. A total of 50 points can be awarded.

Application Supplemental Scoring Process

a) **Project Narrative** (2-25 Points)

The applicants will provide a narrative of their vision for the ADU and the specific need the grant and supplemental income would fill. This will be the only subjective scoring criteria for the application, where Selection Committee representatives will score based on the following:

- **Description of Envisioned Project** (1-15 Points)

The applicant should provide a written narrative (500 words max) of their envisioned use for the ADU (e.g., providing an affordable rental property, providing needed student housing, helping current or formerly unhoused persons). The applicant should describe how their proposed ADU project is feasible and uses grant funding cost-effectively (i.e., units that could be built under the \$125,000 limit and with no additional funding required).

- **Specific Need** (1-10 Points)

The applicant should provide a written narrative (500 words max) about the specific need the grant and supplemental income from the ADU would fill for them.

b) **Projects eligible for a real estate tax exemption** (5 points)

Applicants can receive 5 points if the applicant or property is eligible for a real property tax exemption (e.g., RP-421-f Capital Improvements to a One-or Two-Family Residential Property)

c) **Additional Affordability** (20 Points)

If the homeowner commits to targeting a low- or moderate-income income bracket (i.e., 30% of monthly income for a household making 80% or less of AMI, they will be granted 20 points.

Affordable Rental Amounts by Unit Size and Income Level			
Unit	Person size	Affordable Rent Max at 80% AMI	Affordable Rent Max at 60% AMI
Studio	1	\$1,578	\$1,188
1- Bedroom	2	\$1,691	\$1,272
2- Bedroom	3	\$2,028	\$1,527

Requests for additional information: Applicants must return any requests for additional information in a timely manner. In the event of nonresponse or untimely responses, your application will be deemed ineligible.

**** **Denials:** Applications deemed ineligible at any point will be denied. Please be advised that some homes will not be selected, including homes with evidence of major pest issues or environmental issues that are deemed outside of the scope of the program, homes with excessive debris or violations that cannot be cleared up by program funding, homes without utilities turned on and homes that have evidence of hoarding. Please visit <http://www.rupco.org/wcrdfy> to learn about other programs and assistance currently available that you might be eligible for. ***

2. MY APPLICATION WAS APPROVED! WHAT HAPPENS NOW?

Not all applicants will be selected for funding. Grant awards of up to \$125,000 based on the need for eligible Columbia County homeowners to construct an additional new living unit within or on the existing owner's property to be rented to income-eligible tenants. Awards are valid for a specified period based on a formal conditional funding agreement. RUPCO will not provide funding for labor performed by the homeowner, ineligible uses, or reimbursements. All payments will be made directly to the Builder and approved by the owners, RUPCO and/or the County of Columbia before disbursement. Direct grants will include construction costs, lead, asbestos, other environmental testing required, and mortgage tax to file the lien. Program delivery and administrative fees paid by the county or RUPCO to administer the program are not part of the lien.

Funding will be provided as a zero-interest deferred soft second home improvement lien* on the home with owner occupancy residency restrictions and tenant verification for ten years. Each year of compliance you will receive a credit for a 10% reduction on your grant balance until it is 100% reduced at the end of year 10. Partial or full payback may be required if leaving/selling the home before the end of the term or other noncompliance.

Homeowner tasks and responsibilities:

- **HOME INSPECTION AND TESTING:**

RUPCO will perform a site inspection to determine the feasibility of the project and will conduct progress inspections as the infrastructure and units are being completed. RUPCO will photograph the home during the inspection and throughout the project and create a scope of work to obtain estimates. Applicants must allow RUPCO access to all rooms and outbuildings. Testing may be required for asbestos, lead, or other hazardous materials. The cost of these tests will be part of the grant lien, including filing fees and mortgage.

- The homeowner may be asked to perform some tasks as a condition of funding, such as moving their own personal items out of the work areas, preventing pets, children, and guests from entering the work areas, removing of debris, small projects that are considered relatively normal or non-skilled tasks that cannot be funded by the program but are required to be completed such as cosmetic painting or installation of smoke and CO2 detectors.
- If the homeowner cannot inhabit the home during the entire or a portion of the project, the homeowner must source and pay for their own relocation, including pets.
- Applicants may receive educational materials on home maintenance, credit, and, public services and may be required to attend an informational meeting on these topics.

- **CONTRACTORS/BUILDERS:**

The owner must obtain a minimum of 2 estimates for the final work scope. RUPCO may bid the project to potential contractors that have expressed interest in providing estimates, but the homeowner may also obtain estimates based on the final project scope. All contractors used must meet insurance and other requirements to use them on the project.

- **INFRASTRUCTURE, CODE AND PERMITS:**

The program will be required to upgrade any infrastructure that is required to meet the codes outlined by the local municipal building department. Homeowners with open permits for old work will be required to close out the permits before we can approve funding at their own expense. The builder hired will be responsible for obtaining all building permits needed for the project, including any third-party inspection costs outside of environmental testing that will be covered by the grant, and should add those costs to the overall estimate. The homeowner will be required to assist the builder in obtaining the permits if information or signatures are required by the homeowner.

- **ARCHITECTURAL AND ENGINEERING COSTS:**

Most building departments will require a site plan drawing and/or engineer/architect stamped plans for new construction additions and, in many cases, conversions of existing structures. This cost is an eligible expense

under the program and will be ordered after project feasibility has been established and funding awards are in place. If the results of the engineer/architect inspection show that the project cannot be completed based on structural deficiencies that cannot be corrected or other hindrances then the project will be canceled, and the cost of the engineer/ architect will be funded by the program with no cost to the homeowner as the project is rejected by RUPCO. If the homeowner cancels the project, the homeowner may be responsible for this expense.

○ **FEES AND OUT OF POCKET EXPENSES:**

Any fees associated with administering the program are not part of your lien. You are not required to provide match funding or any funding to the project unless you prefer to have additional items or enhanced quality items installed beyond the program where allowed. You will be required to fund any relocation expenses you incur, including pet housing, food, travel, moving expenses, and other personal expenses if your unit has interrupted use during the construction of the other unit.

○ **INSURANCE:**

Property owners are required to maintain insurance on the property for all risks of property damage and loss by fire and other casualties, with extended coverage, and shall also procure coverage for all work in process under this contract. Insurance shall be for an amount sufficient to cover the full replacement costs associated with the accessory dwelling unit improved with program funds.

○ **CONSTRUCTION MANAGEMENT & CONTRACTOR PAYMENTS:**

All construction management, including financial payments to the contractor(s), will be conducted by RUPCO Inc. The property owner will be required to sign all construction contracts between themselves and the Builder/Contractors and agree to the program timelines. Any homeowner who cannot meet the project timelines will not be selected. All progress payments will be approved by the homeowner and RUPCO. If the homeowner refuses or cannot sign off on payment to the contractor, and RUPCO and the building department find no flaw in the work or materials provided or contract default, the Owner agrees that RUPCO has the right to pay the contractor without owner approval. RUPCO, the County of Columbia, NYS Division of Housing and Community Renewal, and HUD do not litigate and will be held harmless regarding contractor/owner disputes.

- **Canceled of Project:** Once a homeowner is approved and formal funding award documents are executed, the Construction loan/grant is approved, and funding has been disbursed for testing, engineers/architects, or construction, the owner is responsible for those costs in the event they decide to withdraw from the program before the project is complete. This funding is like a construction loan; once the loan is obtained and the owner uses the funds, they are responsible for paying back the money regardless of project completion. Upon completion of the project and after 10 years of remaining compliant with the program guidelines, this payback requirement is waived.

3. THE WORK WAS COMPLETED! WHAT HAPPENS NOW?

Funding was provided as a zero-interest deferred soft second home improvement lien; a lien will be placed on the home with on the home with owner occupancy residency restrictions and tenant verification for ten years.

Each year of compliance, you will receive a credit for a 10% reduction on your grant balance until it is 100% reduced at the end of year 10. Partial or full payback may be required if leaving/selling the home before the end of the term or if there is other noncompliance. The lien will be filed in the Columbia County Clerk's office, and the mortgagee will be listed as RUPCO Inc.'. Information on lien releases, payoffs, and subordinations may be addressed to: RUPCO Inc. 301 Fair St. Kingston N.Y. 12401 845-331-9860 Homeownership Center.

Homeowner tasks and responsibilities:

● **ANNUAL VERIFICATION OF OWNER:**

Each year, you will be required to sign a statement that you are still the owner-occupant of the home until the 10-year term is up. The owner does not have to qualify for income each year after initial approval.

● **MAINTENANCE:**

Property owners are required to maintain properties assisted with program funds in good condition and repair for a period of ten (10) years from the date of project completion and final inspection (the "Regulatory Period"). This requires that any assisted improvements be maintained in a manner that is consistent with the goals of the program for the Regulatory Period. Each property owner receiving the program must execute a lien or a restrictive covenant in a form to be provided, which will be recorded in the county in which the assisted property is located.

In the lien or restrictive covenant, the property owner will declare that he/she has received assistance from the program and will maintain the property in good condition and repair it in a manner consistent with the program objectives for a minimum of ten years. In the event of non-compliance, the amount of grant funds will be subject to repayment in accordance with a simple annual declining balance based on the ten-year Regulatory Period.

- **YEAR-ROUND OCCUPANCY:**

The accessory dwelling unit assisted with program funds must be occupied by a permanent tenant for a period of ten years following the date of project completion and final inspection. The use of the accessory dwelling unit assisted with program funds as a short-term rental, including as a seasonal or vacation rental, is not permitted and would constitute noncompliance, and the amount of grant funds would be subject to repayment in accordance with a simple annual declining balance based on the ten-year regulatory period. If the accessory dwelling unit that was assisted with program funds becomes vacant during the Regulatory Period, the owner must make good faith efforts to market the accessory dwelling unit to potential permanent tenants.

- **OTHER COMPLIANCE:**

The owner will be required to maintain homeowner's insurance and list the "County of Columbia' 401 State Street, Hudson, NY 12534, as additionally insured on the homeowner's home insurance policy and add the rental unit to the insurance policy. The owners will agree to keep property taxes and mortgage payments up to date, maintain your home and unit in a habitable condition, and be compliant with local and state rental ordinances, or they may be in default of the note.

- **SALE OF PROPERTY:**

If the accessory dwelling unit that was assisted with program funds is sold or otherwise conveyed to an individual(s) with an adjusted income that is greater than 100% of the area median income, the grant funds shall be subject to repayment in accordance with a simple annual declining balance based on the ten-year regulatory term. In the event that the assisted property is sold or otherwise conveyed to an individual(s) with an adjusted gross income that is less than 100% of the area median income and in accordance with the restrictive covenant, the new owner of the assisted property must execute an affirmation assuming the regulatory requirements and responsibilities found herein and found in the Restrictive Covenant. Failure to execute such Affirmation may result in a recapture of Program funds in accordance with a simple declining balance based on the ten-year regulatory term.