



State of New York
Housing Trust Fund Corporation
Frequently Asked Questions

1. What is the objective of the Access to Home program?

A. The [Access to Home](#) program provides funds to not-for-profit organizations and municipalities to make the homes and apartments of low and moderate income New Yorkers with disabilities more accessible. Under the program, home adaptations and alterations will be made to enable persons with disabilities to remain or return to their own homes rather than enter or stay in more costly and more restrictive institutional settings.

2. Who can apply for Access to Home Funds?

A. Municipalities, community based not-for-profit corporations, Neighborhood and Rural Preservation Companies, and not-for-profit charitable organizations in existence for at least one year are all eligible to apply to the Housing Trust Fund Corporation (HTFC) as Local Program Administrators (LPAs).

3. Does a not-for-profit organization need IRS 501(c) (3) designation?

A. The New York Access to Home Program does not require applicants to have 501(c)(3) status. Applicants must have been in existence for at least one year and must be incorporated under the New York State Not-for-Profit Law.

4. Who will qualify for Access to Home assistance?

A. Homeowners and rental property owners qualify for Access to Home assistance through the LPA under the following criteria:

- the household includes an occupant that has a permanent physical disability or has substantial difficulty with an activity of daily living because of aging; and
- the dwelling unit is the occupant's primary residence or will be the occupant's primary residence after modifications are completed; and
- the household income does not exceed 80 percent of area median income (AMI), adjusted for household size (or the household income does not exceed 120 percent of AMI, adjusted for household size, if the household includes a disabled veteran).

5. What are Eligible Areas for funding?

A. Access to Home is a state-wide initiative. Each local Access to Home program must be carried out in a defined service area (the community, neighborhood, or jurisdiction where Access to Home Funds will be invested). Generally, a service area will consist of no more than one county or two contiguous counties.

6. How does an organization or municipality apply for Access to Home Funds?

A. Applicants are encouraged to submit Access to Home Program application exhibits and attachments electronically over the web using the Community Development On-line application system (CDOL). Paper or OmniForm applications may also be submitted. **Complete directions on use of the online application system are found on the website at www.dhcr.state.ny.us.**

7. What is the maximum amount of Access to Home funding for which an applicant can apply?

A. The maximum grant award is \$500,000. The minimum request amount is \$100,000. The maximum assistance that can be provided to a unit is \$25,000.

8. Are persons that are frail elderly eligible?

A. Yes, persons that are frail elderly are eligible for Access to Home assistance and are a primary target population for the proposed program. The LPA should identify this target population in the application and describe how services will be marketed and delivered to low-income persons that are frail elderly in the service area.

9. What are examples of home modifications that allow individuals to stay in or return to their homes?

A. Measures could include but are not limited to:

- wheelchair ramps and lifts, handrails, expanded doorways and stair glides;
- 36" wide doorways with off-set hinges on doors;
- roll in showers with grab bars, bathtub grab bars and seats, hand-held shower;

- non-skid flooring;
- appliances that respond to verbal commands;
- easy-to-reach work and storage areas and other kitchen modifications;
- outlets at 18” instead of 12”; light switches at 42” instead of 48” from the floor;
- electrical installation of special thermostatic or environmental controls, luminous light switches;
- strobe light or vibrator-assisted smoke and burglar alarms;
- re-locating a bathroom or bedroom on a first floor;
- low-cost measures such as traction tape on stairways, levered door handles or additional outside lighting.

All adaptations should meet the individualized needs of the occupants of the unit that requires the modifications.

Program Operation

10. Are Cooperative units (Coops) eligible for assistance if the occupant(s) meets eligibility requirements?

A. Yes, if the occupant(s) of a coop unit is eligible, Access to Home assistance can be provided, assuming that any required approvals are obtained from the governing Coop board. If an LPA applicant has a significant number of coop buildings in its target service area, procedures to provide service to coops should be addressed in the Application.

11. How will it be decided which modifications are appropriate modifications that will allow a person with disabilities to remain at home or to return to the home?

A. It is the responsibility of the LPA to adopt a standard for making such decisions, based on commonly accepted practices of the agency or funding program that has primary responsibility for providing services for the type of disability involved. Applicants are required to explain how they would undertake such determinations in their program application (refer to the Access to Home Application Instructions).

12. How is the LPA governed or regulated?

A. Administration of each Access to Home Program will be governed by the Administrative Plan that is agreed to by the LPA and the HTFC. The Administrative Plan in the final Grant Agreement will be based upon the Plan submitted in the application. Refer to the Access to Home Application Instructions for further information on what needs to be covered in an Administrative Plan. After awards are made, successful applicants may be asked to revise the Plan to address issues not discussed in the application or to modify sections that are inconsistent with Federal or State regulations.

13. How will modifications performed or installed by the LPAs be prioritized in a home?

A. HTFC requires LPAs to specify the methodology they will follow for prioritizing modifications within each unit in the application. LPAs must establish priorities that ensure that only work needed to meet accessibility goals is performed and that assistance is provided to as many eligible persons as possible.

14. How will end users or customers be prioritized for assistance?

A. HTFC requires LPA applicants to specify procedures for outreach and customer prioritization in the application. LPAs must follow procedures that result in fair and equitable distribution of assistance. Successful applicants must also adhere to the income targeting goals proposed in their application in the selection of households.

15. What is the deadline for completing activities performed under the Grant Agreement?

A. All contract activities must be completed within two years from the date the contract was executed.

16. What restrictions will apply to those individuals receiving Access to Home assistance?

A. Any property receiving Access to Home assistance must be reserved for occupancy by households with incomes at or below 80% of the area median income (or 120 percent of AMI if the household includes a disabled veteran) for a period of five years; rental units that become vacant during that period must be affirmatively marketed to low income persons with disabilities.

17. Can Access to Home funds be used in rentals and in multifamily buildings?

A. Yes, both rental and owner-occupied housing may be improved with program funds. LPAs must ensure that Access to Home funds are not used to replace other resources available to building owners. Other owners who are obligated to provide these improvements as a condition of receiving government assistance are not eligible for program funds.

18. Can Access to Home funds be used in publicly assisted multifamily buildings?

A. In general, assistance will only be provided for publicly-assisted housing when it can be demonstrated that no other resources are available for this purpose. LPAs must ensure that Access to Home funds are not used where owners have the responsibility to provide such improvements from other sources of funds. The assisted unit must be made available to low income persons and be affirmatively marketed to persons with disabilities for a period of five years.

19. Are units receiving supportive services from another agency (e.g., OMH, OMRDD or DOH) eligible for assistance?

A. Access to Home must not be used to subsidize services that are available from other programs or service providers. In some situations Access to Home may be able to provide environmental modifications to supportive service units. Technical assistance from a DHCR [Regional Office](#) should be sought before an application that targets such housing is submitted.

20. Are group home facilities and institutions eligible for Access to Home assistance?

A. Group and institutional homes in most instances are not eligible for Access to Home assistance. Technical assistance from a DHCR [Regional Office](#) should be sought before an application that targets such housing is submitted.

21. Will private landlords be required to contribute to the cost of installing permanent modifications to their property?

A. No, private building owners will not be required to match any of the funds expended in their building(s) for modifications that enable persons with disabilities to remain in their apartments. However, the modified unit(s) must be made available for a period of five years to persons with disabilities.

22. Is there a match requirement?

A. There are no match requirements for the LPA or owners of private buildings whose tenants receive assistance.

23. Can Access to Home funds be used to cover the LPA's administrative costs?

A. Up to 7.5% of the grant may be used to cover approved LPA administrative costs.

24. Can Access to Home funds be used for new construction?

A. No. New construction is not permitted with Access to Home funds; however, small additions added to an existing structure that are required to permit installation of accessibility modifications and to enable the customer to remain in or return to the unit are allowed on a situational basis.

25. Can a not-for-profit agency, acting as an Access to Home LPA, allocate funds to modify dwelling units that it owns?

A. An LPA may allocate funds to improve a property that it owns under certain circumstances. The work must be consistent with the LPA's Administrative Plan and it must be necessary to meet the goals of the program. There must also be a public

disclosure to the community that the LPA is doing this, and prior approval by the DHCR [Regional Office](#) is required.

26. Can Access to Home funds be used to install an elevator in an existing FmHA 515 project (often 2 stories with no elevator)?

A. Whether or not this is an eligible measure depends on what obligations the building owner is under and if there are a significant number of eligible tenants residing in the building that will benefit from a measure that could be very costly. The limit of \$25,000 per eligible unit applies in this situation.

27. Must residential units assisted with Access to Home funds be reserved for occupancy by low income households?

A. Yes. Any residential unit assisted with Access to Home funds that becomes vacant during the five-year regulatory term must be reserved for occupancy by households with incomes at or below 80% of AMI (or 120 percent of AMI if the household includes a disabled veteran), adjusted for family size, and be affirmatively marketed to persons with disabilities. Compliance with the income targeting plan proposed in the application is required only for the initial occupancy of the unit.

28. Are there any additional restrictions on assisted rental units or obligations that applicants incur when assisting residential units with Access to Home funds?

A. Rental properties must remain affordable to low income households for five years, must be affirmatively marketed to persons with disabilities, and must be maintained in a safe and habitable condition during the regulatory term. Accessibility modifications installed with Access to Home funds may not be removed or altered without prior approval from the DHCR [Regional Office](#).

29. Can Access to Home fund lead paint hazard control measures and other health and safety work?

A. Health and safety measures are an eligible expense, but only with respect to the immediate work area where modifications are being installed. The LPA should locate other sources of funds, such as Weatherization Assistance or HOME funds, to provide energy conservation and/or to mitigate lead based paint or other health and safety hazards unrelated to the accessibility modifications to be made. Access to Home funds may be used for lead paint hazard control measures in the work areas being modified for accessibility. Applicants must adopt a deferral policy that states that assistance will not be provided to units where serious health or safety issues are present that are beyond the scope of the Access to Home program.

30. Do HUD Lead Paint Hazard Control Rules apply?

A. No. Since the Access to Home program is not funded with federal funds, HUD Lead Paint Hazard Control Rules do not apply. The Access to Home program is intended to provide accessibility modifications, not to address extensive housing rehabilitation needs. However, lead-based paint can be a serious danger particularly to young children, so for any dwelling unit occupied by children under the age of seven, all work performed for accessibility modifications shall be done so using HUD- and EPA-approved lead safe work practices. This includes conducting paint testing of surfaces to be disturbed (or presuming the presence of lead paint), conducting interim control measures in the work area, notifying occupants of the presence of lead paint hazards, and conducting clearance examinations. Work done must be performed in a manner which does not present any undue risks to occupants or the workers. Also, applicable local laws and ordinances concerning lead hazard control must be complied with.

31. Who pays for lead testing or other costs for units that do not go forward?

A. These costs must either be funded from other sources or from administrative funds.

32. Where should LPAs draw the line on deferral policies? Are there some conditions that can be left as is to allow the accessibility work to proceed?

A. Health and safety considerations shall be the determining factor in deciding whether a job is to be deferred until other work is completed. Access to Home work should not proceed if a discernable health and safety hazard(s) beyond the Access scope of work is present in the unit. Other funds will need to be found to mitigate the hazard(s) before Access to Home modifications can proceed.

33. Are LPAs allowed to complete work on part of a dwelling unit but leave another part unfinished?

A. If the project can be completed in compliance with all applicable codes and ordinances and the unfinished space does not present a hazard to occupants or users of the building this may be an acceptable practice. However, this can only be done when the investment of Access to Home funds will result in a safe and habitable unit for the person with a disability.

34. If the work has already been done before the application is submitted, can the LPA or owner get reimbursed?

A. No. Access to Home funds can only pay for work done after the date of the execution of the Grant Agreement. Applicants are cautioned that the HTFC will not pay for any work done prior to execution of the Grant Agreement.

35. Are the costs of architectural services eligible?

A. Yes, provided that they are necessary and appropriate to the work being done.

36. How quickly will payments be made under the Access to Home Program?

A. HTFC will make payments to LPAs through an automated deposit system. Normally, this process, from receipt of an LPA payment request to payment, can be accomplished within two weeks.

37. What kind of documents must the LPA submit to substantiate work costs?

A. A [Set up Form](#) must be submitted for each project before the LPA commences work on the unit and before any request for disbursement is submitted. A Set up form must be submitted for any project receiving a commitment on or after October 1, 2007. The Set up form should only be submitted after the LPA has executed a written agreement with the property owner to do the specific work.

LPAs may then draw funds by submitting an Access to Home [Disbursement Request](#). Funds may only be requested for costs that have been incurred and must be accompanied by [Project Detail Sheets](#) and “before and after” photographs of the work. Disbursement Requests submitted without photographs documenting the modifications made will be rejected and returned to the LPA.

These forms and instructions are available on the DHCR website: www.dhcr.state.ny.us

Copies of work write-ups, staffing records, invoices for materials and labor, cancelled checks and any LPA inspection reports of the completed work shall be maintained in LPA files for periodic inspection by HTFC field staff.

Application Questions

38. What information or data should be submitted to document the program need and the extent of low income population with disabilities in a specific target area?

A. Relevant, current and verifiable data, including but not limited to the most recent Census data pertaining to the target area, should be submitted to show the number of persons age five and over with disability that are below poverty in the proposed target area (Sf4 PCT148 Poverty Status by Disability Status by Age for the Population 5 Years and Over).

39. What documentation is needed to show that consumers are disabled?

A. The LPA must rely on information or referrals from the appropriate partner service agencies. Procedures for determining extent of disability must be described in the Administrative Plan of the application.

40. Are there matching requirements for Access to Home eligible activities?

A. No, but applicants must demonstrate that they will be able to secure sufficient resources to administer the proposed Access to Home Program.

41. Can Access to Home funds be used in conjunction with CDBG, HOME or other community development or economic development programs?

A. Yes, applications that are coordinated with other public programs are encouraged.

42. Can an LPA receive additional administrative support from a municipality or other non-profit entity?

A. Yes, an LPA can subcontract with a municipality or other non-profit to provide additional services or support for the administration of an Access to Home Program. The LPA will still be the recipient of the Access to Home award and the LPA will be responsible for the overall conduct of the program.

43. Must the applicant identify specific disabled persons in the application?

A. No, individuals to be assisted need not be identified at the time of application.

44. Will any specific type of LPA receive priority points in scoring?

A. There are no priority points for any specific type of organization. Organizations that have a history of serving persons with disabilities within their community and have successful experience in administering housing rehabilitation programs can receive up to 20 points in the capacity section.

45. Can organizations apply as partners for Access to Home Funds?

A. Yes, two or more eligible entities may partner in one application for Access to Home Funds. Examples of such partnerships could include one between a housing rehabilitation agency and a provider of services to persons with disabilities, or one between a municipality and a housing rehabilitation agency. However, one of the collaborating partners must serve as the LPA and be contractually responsible to carry out the program activities. HTFC will contract with the LPA.

46. Does collaborator experience count?

A. Yes, collaborator experience is considered in scoring of the application and should be documented in the application exhibits to receive points. Evidence of a bona fide relationship with a collaborator(s) such as a contract or Memorandum of Understanding (MOU) for the duration of the proposed project period must be referenced in the application.

47. Must the LPA be incorporated as a not-for-profit corporation?

A. If a housing agency is to be the LPA, it must be incorporated as a not-for-profit corporation under New York State law. If the LPA is primarily a service provider, and intends to contract with a housing agency to provide construction management or other services, it is not necessary that the housing agency be incorporated as a not-for-profit entity.

48. Can collaboration with a community college be considered as eligible experience if the assistance is for a facility that the college will operate?

A. This may be outside the intent of the program and will be evaluated on a case by case basis. The college may be required to provide accessibility in some of its units under other statutes or program requirements and if such is the case, Access to Home funds may not be used.

49. Will unsuccessful applicants be informed of the deficiencies in their applications and be allowed to submit corrected applications in subsequent funding rounds?

A. Applicants that are not funded will be offered the opportunity for an exit conference in which HTFC staff will review scoring results in detail and discuss possible improvements in the application. Subject to the availability of funds and the existence of future funding rounds, applicants may resubmit applications in subsequent funding rounds.

Other Requirements

50. Does Access to Home require utilization of women- and minority-owned business firms?

A. Yes. To the extent feasible, LPAs must ensure that outreach to certified women-owned and minority-owned businesses is conducted. DHCR's Office of [Fair Housing and Equal Opportunity](#) may provide assistance with outreach.

51. Does HTFC mandate insurance requirements?

A. Yes. LPAs must carry a \$1,000,000 liability policy. The LPA must also obtain a fidelity bond in the amount of its largest expected disbursement request, or a minimum of \$25,000. HTFC must be named as additional insured for liability and fidelity insurance policies. Additional insurance requirements may be provided prior to contract.

52. Will there be ongoing Technical Assistance?

A. Yes. HTFC provides a program of technical assistance, including workshops, publications, and direct assistance to program administrators. Training opportunities are posted on the DHCR website at www.dhcr.state.ny.us

53. Are there design standards that are applicable to the Access to Home Program?

A. DHCR/HTFC design standards do not apply to Access to Home projects. The LPA must ensure that all work that is done meets all applicable codes and standards. Applicants are encouraged to follow Universal Design principles in installation of accessibility modifications. HTFC may assist an LPA in developing guidelines as part of ongoing technical assistance activities.

54. Are LPAs required to get bids for Access to Home work?

A. Yes, while formal public bidding is not required for Access to Home, LPAs will be required to obtain two bids for each separate project in order to establish the reasonableness of modification costs.

55. Are there adjustments for regional high costs areas in terms of the grant limits?

A. No.

56. Must assisted units meet Housing Quality Standards (HQS) or some other standard?

A. Work performed with Access to Home funds must meet all applicable codes and regulations upon completion. The unit must be safe and not contain any health or safety hazards after the work is completed. If other work unrelated to the accessibility modifications is needed, other funds must be used to provide the repairs before Access to Home funds are spent on that unit, and requirements associated with the other funding source must be met.

57. Can Funds be used for manufactured (mobile) home replacement?

A. No, manufactured (mobile) home replacement will not be allowed. However, appropriate modifications to manufactured homes, such as the installation of ramps and kitchen and bathroom modifications, are permitted where feasible.

58. Is there a standard definition for need or qualification for services?

A. The application must be for a program that is intended to meet the goals discussed in Questions 1 and 5, above. LPAs must adopt standard, consistent definitions of eligibility for assistance that meet these goals and maximize the number of households that potentially qualify for assistance.

Program Administration

59. In addition to the cost of modifications, can Access to Home funds be spent on related staff activities?

A. Staff costs directly related to a project are eligible costs. Services beyond general administration that are not directly associated with providing the accessibility modifications in the living unit shall not be paid for by Access to Home funds. Up to 7.5% of the grant award is allowed for Access to Home expenses related to LPA program administration.

60. What are examples of allowable project delivery costs?

A. Examples of project delivery costs can include:

- staff time directly related to qualifying individuals or households for assistance;
- site visits to determine the extent and the type of accessibility modifications necessary;
- writing specifications, obtaining, evaluating and awarding contractor bids;
- interim and final inspections of the work;
- health and safety tests such as that for lead clearance; and
- architectural and engineering costs directly related to the project.

Please note that this is not an all inclusive list of allowable project costs and that any work performed for a unit that falls out of the program or does not proceed for some reason is not eligible for reimbursement as a project deliverable but must be taken from the 7.5 % administrative allowance. Documentation of these expenses will be required for reimbursement.

61. If the project cost exceeds \$25,000, can the owner be required to provide the balance?

A. Rental property owners can contribute to costs in excess of \$25,000, but a contribution from low income owners or tenants is prohibited.

62. Are all direct project costs subject to the \$25,000 limit?

A. Yes.

63. Is there a percentage cap on program delivery?

A. There is no percentage cap, but program costs should be held to amounts that are no more than necessary to deliver the assistance. Budgets and subsequent payments will be reviewed for reasonableness, and all payment requests will require documentation.

64. Are relocation expenses eligible costs?

A. If there is a need for short term relocation while the work is being completed in the unit, those costs are eligible project costs.

65. How will HTFC ensure that LPAs follow through on transition and diversion?

A. Successful LPA applicants will include in their Administrative Plan a description of the process through which it will carry out its proposed transition and diversion activities. This process will be included in the eventual Grant Agreement. Periodic field monitoring by HTFC staff will ensure that programs are administered in accordance with the Administrative Plan.

66. Will advances of funds be permitted?

A. There will be no advances of funds. All payments will be reimbursements.

67. Will progress payments be allowed?

A. For larger buildings, or jobs involving multiple trades or contractors, partial payments may be provided according to an agreed upon schedule of work.

68. Is it permissible for an LPA to use a contractor/service provider who has an existing contractual relationship with the assisted household?

A. Yes, however the Access to Home funds will not be allowed to subsidize or replace services and/or modifications that can be funded from other sources.

69. Who is responsible for on-going rental compliance monitoring?

A. The LPA will be responsible for compliance monitoring during the five year regulatory period. LPAs may find it helpful to utilize customer case management or follow up systems that partner service agencies already have in place.

70. Can an LPA use agency staff to do rehab work? If so, what precautions should be taken and what documentation is required?

A. Yes, in-house crews can do the work if qualified and experienced in providing services to the identified customer groups. Specific detail on the in-house crew experience and skills should be provided in the Administrative Plan and in the Budget. A method of determining market rate labor costs should also be provided in the Administrative Plan.

71. What are examples of some other programs that may help with funding or performing health and safety work?

A. There are a number of energy assistance and home rehabilitation programs that can be of assistance for low income households. DHCR administers three such programs:

- The [Weatherization Assistance Program](#) operates in every county of New York State and provides up to \$4,500 per unit in energy and health and safety improvements in low income homes.
- The [HOME](#) program provides, among other services, rehabilitation assistance of for owner-occupied homes and rental units.
- The [RESTORE](#) program provides emergency rehabilitation for elderly New York homeowners.

A complete listing and information on these three programs can be found using the [Affordable Housing Directory](#) on the DHCR website.

The New York State Energy Research and Development Authority (NYSERDA) also operates energy rehabilitation grant and loan programs for low income individuals. Information on these programs can be found at www.energysmart.gov.

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