



Fiscal Year 2017
HUD Entitlement Grant Program
Application for Funding

HOUSING PROJECTS

SUMMARY INFORMATION

GENERAL INFORMATION

Applicant legal name:	
Project Name:	
Amount of funding requested:	

PROJECT INFORMATION

Location of project:				
Goal(s) of the project (be specific and succinct):				
Priority need(s) that the project will address (Consolidated Plan):				
Total number of households who will be served:		% below 80% AMI:		% below 60% AMI:
Characteristics of people who will be served (i.e., youth, elderly, disabled, formerly incarcerated, homeless, etc.):				
Proposed use of requested funds (i.e., professional fees, construction, down payment assistance, etc.):				
Total project cost:		Leverage (divide total funding from other sources by amount requested):		

CONTACT INFORMATION

Head of Agency Information	
Name:	
Title:	
Address:	
Phone Number:	
E-mail Address:	
Application Contact Information	
Name:	
Title:	
Address:	
Phone Number:	
E-mail Address:	

PROJECT DESCRIPTION

In the space below, provide a clear project summary that includes a description of the proposed project. Include the census tract number within which the project will be located (see Application Instructions).

PROJECT DESCRIPTION (continued)

Explain how the amount of funding requested is justified, taking into account other available sources of funding for the project type. Explain how, and when, the cost estimates for the project were prepared. Provide the name, title, company name, and qualifications of the individual who prepared the costs estimates.

Is the proposed activity located in the flood hazard area? Yes No

- If so, in the space below, describe how your plans for the project take this into account.

If your project involves Tenant Based Rental Assistance, in the space below, explain how you will locate and secure appropriate units that meet Housing Quality Standards and are rent-reasonable.

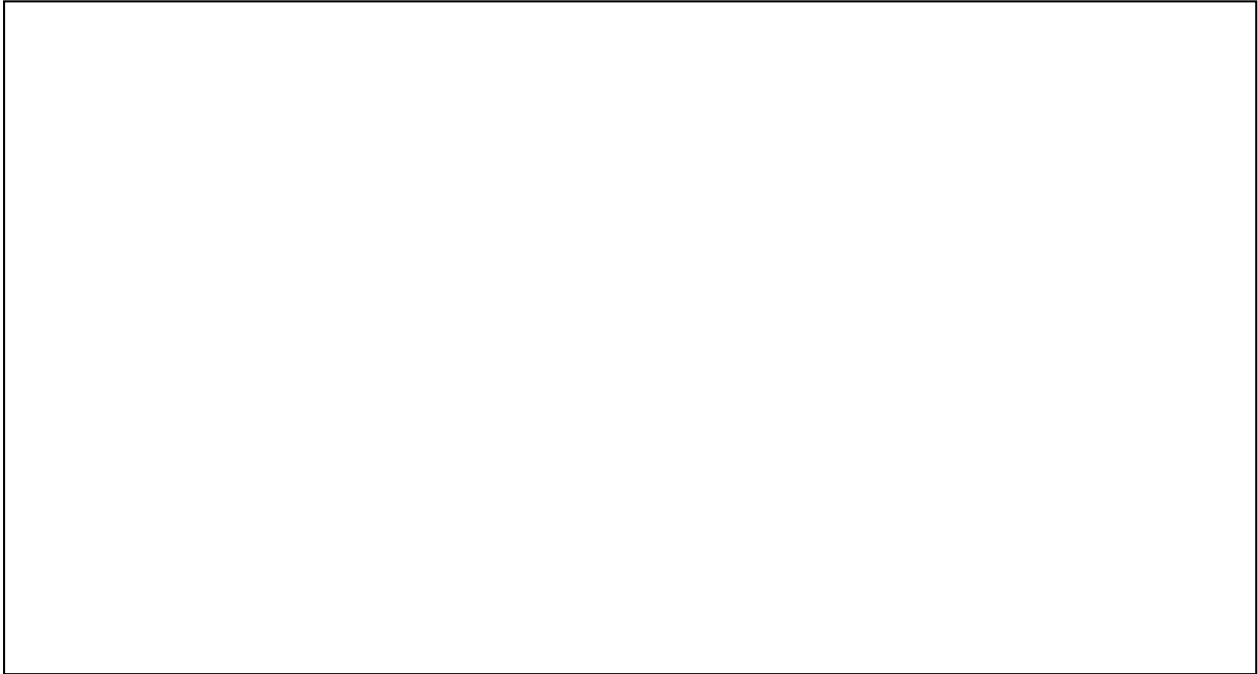
POPULATION SERVED & PROJECT IMPACT

Describe the population the project will serve, being sure to include income levels (i.e., 30% AMI, 50% AMI, 60% AMI, and 80% AMI), and any special needs characteristics (disabled, elderly, homeless, etc.). How has the project been designed to address the specific needs of this population?

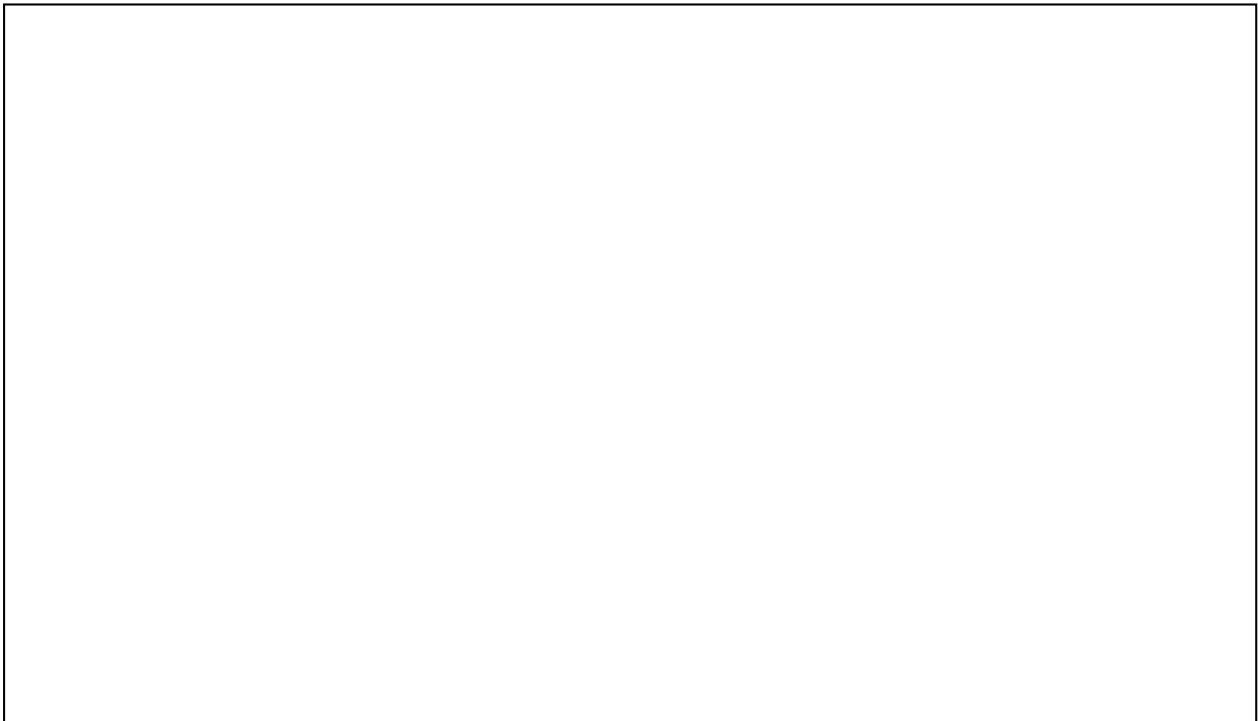
Explain the project goal(s). How will each goal be measured and documented to confirm whether or not the goal has been met?

POPULATION SERVED & PROJECT IMPACT (continued)

Will your project advance the City's goal of ending and preventing homelessness? How?



Will your project advance the City's goal of moving people out of poverty? How?



ORGANIZATIONAL CAPACITY

Describe your agency's experience in successfully implementing projects of similar scope and comparable complexity to the proposed project.

Describe your staffing plan for the proposed project. Indicate what percentage of each staff member's time will be allocated to this project and how many other projects, in addition to the one proposed, each staff member will be responsible for. If you are requesting funds to pay for staff salaries, please explain how the proposed project will be impacted if full funding is not awarded.

PROJECT BUDGET

***** You must complete the Excel form that accompanies this document. *****

PROJECT SCHEDULE

Month	Specify Project Milestone/Actions Completed	Cumulative Amount of IURA Funds Expended	% of Project Budget
	TOTAL:		

**Assume HOME/CDBG contract execution in November 2017.*

CERTIFICATION & SUBMISSION REQUIREMENTS

By checking this box and providing the following information, I certify the statements made in this application are true and correct, and I am authorized to submit this application on behalf of my organization.

Name

Date

Organization

Title/Role

E-mail address

Phone number

Is your organization a 501(c)(3)? Yes No

Federal Tax ID: _____

DUNS #: _____

Required attachments:

- Excel budget page
- Resumés of key staff and/or consultants who will be responsible for this activity
- A list of your organization’s current board members
- Architectural drawings, including site plan
- Copies of all environmental reports and related documents (such as SHPO review) completed to date
- Costs estimates prepared by a qualified third party (architect, engineer, etc.)
- Letter(s) of commitment from any other individuals or entities (outside your own organization) whose participation is required for project completion
- Evidence of commitment for any funds indicated as “secured” in your project budget
- The most recent Form 990 or tax returns for the applicant entity

Optional attachments:

- Letters of support
- Program materials, such as brochures, program guidelines, or outreach materials

Submission requirements:

- One original of the complete application, including all attachments
- Thirteen (13) double-sided copies of the complete application, including all attachments except Form 990/tax return
- One electronic copy of the application, including all attachments, on a disc or a flash drive.
- Complete application packages must be received by noon, February 28, 2017 at the following address:

Ithaca Urban Renewal Agency
3rd floor, City Hall
108 E. Green Street
Ithaca, NY 14850

- Applications will be date- and time-stamped upon arrival. Applications received after the deadline will not be considered.

HOUSING PROJECT DEVELOPMENT BUDGET

SOURCES - PERMANENT

FUNDING SOURCE TITLE		AMOUNT SECURED*	AMOUNT UNSECURED	% OF TOTAL BUDGET
1.	FY 2017 CDBG/HOME		\$150,000.00	71.36%
2.	Ithaca Neighborhood Housing Services	\$45,202.00		21.50%
3.	NYSERDA, TCA Weatherization		\$15,000.00	7.14%
4.				0.00%
5.				0.00%
6.				0.00%
7.				0.00%
8.				0.00%
TOTAL SECURED & UNSECURED FUNDING		\$45,202.00	\$165,000.00	100.00%
TOTAL PROJECT BUDGET		\$210,202.00		100%

LEVERAGE OF SECURED FUNDING PERCENTAGE	21.50%
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* Supporting documentation is required for amounts listed as secured.

USES

PERSONNEL EXPENSES: POSITION TITLES	PROPOSED CDBG/HOME	PROPOSED OTHER	TOTAL
Loan, Construction Services and Finance Dept. staff		\$45,202.00	\$45,202.00
			\$0.00
			\$0.00
A-TOTAL PROPOSED PERSONNEL BUDGET	\$0.00	\$45,202.00	\$45,202.00

NON-PERSONNEL EXPENSES: LINE ITEM/TYPE	PROPOSED CDBG/HOME	PROPOSED OTHER	TOTAL
Acquisition - Land & Buildings			\$0.00
Acquisition - All Other			\$0.00
Construction	\$150,000.00	\$15,000.00	\$165,000.00
Construction Contingency			\$0.00
Hazmat Abatement			\$0.00
Architectural & Engineering Fees			\$0.00
Other Professional Fees			\$0.00
Construction Financing Costs			\$0.00
Permanent Financing Costs			\$0.00
Developer Fee			\$0.00
Capitalized Operating Reserve			\$0.00
Capitalized Replacement Reserve			\$0.00
Soft Cost Contingency			\$0.00
Total of All Other Costs (list separately individual line items exceeding \$50,000)			\$0.00
			\$0.00
			\$0.00
			\$0.00
B-TOTAL PROPOSED NON-PERSONNEL BUDGET	\$150,000.00	\$15,000.00	\$165,000.00
(A+B) TOTAL PROPOSED PROJECT BUDGET	\$150,000.00	\$60,202.00	\$210,202.00



**Ithaca Neighborhood
HOUSING SERVICES**

February 27, 2017

Ithaca Urban Renewal Agency
108 East Green St.
Ithaca, NY 14850

Re: Funding Commitment for 2017 Homeowner Rehab Project Application

Dear IURA Members:

This letter is to confirm that Ithaca Neighborhood Housing Services will commit to spending at least \$45,202 on salaries, benefits and other operating expenses related to our 2017 Homeowner Rehabilitation project.

These funds will come from the INHS Operating Fund, provides most of the funding for staff and other operating expenses.

Very truly yours,



Paul Mazarella
Executive Director

2017 HOMEOWNER REHABILITATION PROGRAM ADMINISTRATIVE PLAN

Ithaca Neighborhood Housing Services

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1. PROGRAM DESIGN

a. Program Design

Homeownership is a cherished goal for most Americans because it leads to stability and financial security for both individuals and neighborhoods. Support for homeowners is a critical community development goal for the City of Ithaca, which has one of the lowest homeownership rates in the nation, only 26%. This program will help to advance that goal by providing rehabilitation assistance to at least 6 low- and moderate-income homeowners in the City of Ithaca. The program will target repairs to structural defects; upgrades to outdated mechanical systems; energy efficiency improvements and the elimination of lead paint hazards.

i. Eligible Activities

The funds loaned under this program may be used only for the rehabilitation of eligible properties in accordance with a housing rehabilitation plan that has been approved by INHS. Rehabilitation projects shall prioritize the correction of building code violations; the improvement of structural or mechanical deficiencies; the correction of deferred maintenance; correction of lead paint hazards; improvements to energy efficiency and enhancement of housing affordability. Funds loaned under this program may be used for housing rehabilitation projects and any ancillary costs directly related to the completion of the rehabilitation project, including inspection; design; project management; testing; permits; fees; and the purchase of materials

ii. Eligible Properties

Properties eligible to be assisted under this program are limited to one-family, owner-occupied dwelling units in the City of Ithaca. Title to the property must be verified through an examination of the deed to the property.

iii. Maximum Subsidy Amount

The maximum subsidy amount available from this grant will be \$25,000 per unit.

iv. Type of Assistance

INHS will use HOME funds to make forgivable mortgage loans to low-income homeowners. Loans will be forgiven over a five year period, with twenty percent (20%) of the loan principal amount forgiven each year on the anniversary date of the loan closing.

HOME loans will be secured by a mortgage on the property. The note and mortgage will contain a requirement that the house be owner-occupied. Owner-occupancy must be maintained during the term of the loan and shall be monitored annually by INHS.

The funds from approved loans will be held in escrow by INHS through a Building Loan Agreement and disbursed for eligible rehabilitation activities in accordance with the conditions of the agreement.

When possible, HOME loans will be supplemented by grants from the NYSERDA Assisted Home Performance with Energy Star program. This program provides matching grants of up to \$5,000 to low-income homeowners for energy improvements. INHS is a certified NYSERDA Energy Smart lender and has a contractual agreement with NYSERDA to provide technical assistance services to homeowners under the Assisted Home Performance with Energy Star program.

v. Regulatory Period

The regulatory period shall be five years from the date of the closing of the loan. During this period, the property must be owner-occupied at all times. If the property is sold, the title transferred or the loan defaults during this period, the outstanding principal amount of the loan will be recaptured by INHS.

If a house assisted under this program is sold or the title transferred before the end of the loan term, the full amount of the principal owed at the time of sale or transfer shall be recaptured as program income. The amount to be recaptured shall be calculated based on the closing date of the loan and the specific terms of the loan, which may include the forgiveness of portions of the loan.

If, during the regulatory period the house is sold or the title transferred, the loan may be assigned to the new buyer, provided that the buyer meets all of the program eligibility requirements contained herein.

vi. Program Service Area

HOME loan assistance will be granted only within the City of Ithaca, NY. Due to the income restrictions on loan applicants and the cost of housing in Ithaca, most of the lending under this program will take place in the downtown neighborhoods that comprise the INHS target area. This includes the Southside, Northside, Central Business District, West End, Lower West Hill, Lower South Hill and Fall Creek neighborhoods. Regardless of the location of the loan, all applicants must meet the income qualifying standards.

vii. Program Focus/Environmental Issues

INHS intends to place a high priority on enhancing energy conservation in the rehabilitation projects completed under this program. Energy conservation improvements that lead to a reduction in energy use and lower operating costs for the occupants of residential buildings have become standard features of all of the housing built or renovated by INHS.

All proposed project sites will be subject to an environmental review that evaluates sites with respect to historic preservation issues; flood hazards and lead paint hazards. Approved projects must meet the standards for each of these issues.

viii. Mixed Use Buildings

Mixed use buildings will not be assisted under this program.

b. Participant Eligibility and Priorities

i. Maximum Allowable Income

This program will be restricted to existing homeowners in the City of Ithaca with household incomes that are less than 80% of median income for the Ithaca MSA, based on the appropriate household size for the household occupying the house.

Income eligibility thresholds will be based on the income limits for the Ithaca, NY MSA that are published annually by HUD. The income limits for the appropriate household size will be used in every case. The definition of annual household income shall follow the requirements established at Section 570.208a. All income will be verified through a review of tax returns, wage statements, investment statements, retirement statements, Social Security statements or any other applicable documentation. These verifications will be kept on file for each applicant. Annual income will be projected by using current income statements and projecting them for a full calendar year.

ii. Special Needs Populations

This program will not target any special needs populations

c. Counseling and Supportive Services

i. Pre-award and Post-award Counseling

INHS provides one-to-one counseling to each homeowner prior to, during and after the rehabilitation project in order to assure that the project runs smoothly and the homeowner's needs are met. Counseling can involve a wide range of subjects that include the broad topics of financial counseling; building code compliance; construction costs and methods; maintaining loan and tax payments and home maintenance. This educational aspect is one of the strengths that INHS brings to this program.

Intensive one-to-one counseling is offered in the following areas

- **Pre-loan counseling.** INHS staff will explain in detail how the program works; income eligibility requirements; program requirements (bringing the house up to HQS and addressing lead paint hazards); design; bidding; and construction management.
- **Application assistance.** Support for the preparation of a complete application, including income eligibility documentation. INHS charges a fee for loan application and processing, which is paid from the loan proceeds.
- **Inspection and project scope.** INHS staff conducts an extensive inspection of the house; review homeowner needs and desires; discuss other housing issues; and review program requirements. The product of this inspection is a written work scope and initial cost estimate. INHS charges a fee for project management that covers technical assistance for inspections, design, specifications, contractor award and construction management.
- **Design and specification development.** In consultation with the homeowner, INHS staff develops detailed plans and specifications, cost estimates and project schedules

- **Loan approval and closing.** Borrowers are provided with a Good Faith Estimate of fees and costs and a Federal Truth-in-Lending Disclosure form. A HUD approved brochure describing lead paint hazards is also provided. Copies of all loan documents, including the note, mortgage, and building loan contract, are provided to the borrower.
- **Bidding and contractor award.** INHS advises the homeowner about which contractors are qualified to do the work and prepares formal bid materials. Bidding is conducted in a rigorous but understandable process.
- **Construction management.** INHS staff oversees construction on behalf of the homeowner and assists the homeowner in making decisions about change orders, problems or schedule.

One-to-one counseling can be supplemented through formal education classes that include home maintenance training; financial literacy education and homebuyer education. INHS operates homebuyer education training that is fully certified by NeighborWorks America.

d. Property Standards

i. Rehabilitation Standard

INHS will use the “Housing Quality Standard” for the Section 8 program.

Inspections and Inspection Reports

Each applicant for assistance under this program will be required to have their house inspected by the INHS staff to determine whether the house is in compliance with the Housing Quality Standards, the City of Ithaca’s Building Code; and the housing quality standards established by the City of Ithaca’s Housing Code. INHS inspections cover the entire house and focus on evaluating health and safety related deficiencies as the highest priority. The property inspections will place a high priority on full compliance with all applicable regulations governing the identification and remediation of lead-based paint hazards. A written inspection report is produced and made a part of the permanent file for the project.

ii. Energy Conservation Assessment

In addition, each property to be assisted under this program will be required to complete an energy audit that is conducted by a Building Performance Institute (BPI) certified contractor. Deficiencies in the shell and heating systems identified in this audit must be corrected as a condition of participation in this program. Exceptions to this requirement will apply to projects of limited scope that are less than \$15,000 in cost or are for a single purpose project such as a roof or heating system replacement.

iii. Energy Conservation Improvements

INHS will use HOME funds in conjunction with grants or services provided by its partner agencies NYSERDA and Tompkins Community Action. NYSERDA (New York State Energy Research and Development Authority) provides financial subsidies in the form of loan interest rate write-downs or grants for residential energy improvements. Low-income homeowners who are eligible for assistance under a HOME-funded rehab program may also be eligible for a matching grant of up to \$5,000 for

energy conservation improvements. The HOME funds will provide the match for this matching grant program.

INHS may also utilize the resources provided by the Weatherization program operated by Tompkins Community Action. Weatherization improvements include such things as insulation, heating system improvements and air sealing. These improvements are provided without charge to eligible homeowners by the TCA Weatherization staff.

2. PARTICIPANT AND PROPERTY SELECTON

a. Program Outreach/Marketing

i. Outreach and Promotion Activities

INHS has developed a comprehensive marketing plan that is updated annually to reflect market changes and program priorities. This plan analyzes the core customers who have been served by INHS in past years; the demographic profile of the population and how it is changing; the local housing market; and the needs of our customers.

The portion of the marketing plan that addresses housing rehabilitation programs determined that INHS should focus its marketing on the following target markets:

- Elderly homeowners, especially single women
- Single women, with or without children
- African American homeowners
- First time homebuyers
- Low income homeowners residing in areas that have not been served by a neighborhood based, targeted rehab program

These target markets represent groups that are most in need of technical or financial assistance with housing rehabilitation projects.

Marketing Plan Goals

The marketing program for housing rehabilitation services has three primary goals.

First, it will highlight the services provided by INHS. Although INHS is a widely respected, 31-year old organization, Ithaca is a highly transient community and many of the newer residents are not aware of the services provided by INHS. Further, many people do not understand that they are eligible to participate in these services, so they unknowingly exclude themselves. Some of INHS's most important partners, including Realtors and lenders, also share these misperceptions.

The second goal is to market the comprehensive range of services that INHS provides. Many homeowners are apprehensive about housing rehabilitation because the cost is high, the work is often highly technical in nature, and they feel at a disadvantage working with contractors. The INHS staff strives to explain the loan process clearly; develop reasonably priced projects; and serve as a

professional intermediary between the homeowner and the contractors. These services add a great deal of value to the process.

The third goal is to help educate homeowners about the advantages of undertaking work that they did not necessarily have in mind, but which could greatly improve their safety, comfort and affordability. The two primary areas that this education occurs are in lead paint hazards and energy conservation. Much of this education takes place when the Rehabilitation Department staff conducts a housing inspection and reviews the results with the homeowner.

Marketing Strategies

INHS is pursuing the following strategies to publicize its housing rehabilitation program in Ithaca:

- **Build the trust of customers.** Using a variety of marketing tools, promote INHS as trusted experts who can help any homeowner achieve safer and more affordable living conditions. INHS is often perceived as a quasi-government agency. Many people have an inherent distrust of such organizations.
- **Utilize testimonials by past program participants.** First person testimonials are one of the most effective tools for demonstrating the value of a program or service to people who do not know much about it. INHS will utilize this strategy to reach its target markets, such as seniors and minorities.
- **Demonstrate the value of housing rehabilitation projects.** Many people avoid making repairs to their homes because they don't have enough money; they aren't aware of the problem; or they are too intimidated by the complexity of the projects. INHS has several examples of how preventive maintenance and the installation of energy efficiency measures can save money and enhance the value of a home.

Marketing and Outreach Implementation

INHS has already developed effective methods for communicating information about its programs to the community, but these tried and true methods will be supplemented by several new initiatives. Keeping in mind that the overall goals of this marketing program are to attract more people to the program and to improve the perceptions people have about engaging in rehabilitation projects, INHS will use:

- **Referrals from partner agencies** – INHS has formal agreements with the Tompkins County Senior Citizens Council and Tompkins Community Action to refer homeowners in need of rehabilitation to INHS. Both of these agencies have frequent contact with seniors and are well aware of their needs. Copies of the referral agreements are attached.
- **Media Coverage** - INHS will publicize the program through press releases; news articles about successful rehabilitation projects; and appearances on talk shows.

- **Printed Materials** - Information about the program will be prepared and disseminated in places where low-income homeowners are most likely to see it. These include community centers, churches, banks, grocery stores and municipal buildings. INHS also produces a quarterly newsletter that is distributed throughout the service area.
- **Presentations** - The program will be described in presentations to groups that either contain people who are eligible to participate or who can refer people who are eligible. These include neighborhood association meetings; church groups; and major employers.
- **Direct Mail** - INHS also proposes to target low-income homeowners through a direct mail campaign. INHS maintains a data base of all properties in the City of Ithaca and can cross reference housing conditions and owner occupancy to create a highly targeted mailing.
- **Web page.** The INHS web page provides information about all INHS programs and news about the organization. Contacts and program information are available to any user.

ii. Special Needs Populations

This program will not target any special needs populations.

iii. Fair Housing and Equal Opportunity

INHS has a stated mission of creating increased housing and financial opportunities for low-income households, especially minority households. Through outreach and education programs, INHS has been actively encouraging the participation of disadvantaged households in their respective programs. Outreach efforts have included newsletters; presentations; collaboration with partnering agencies; press coverage of program initiatives; brochures and paid advertising.

The INHS Loan Policies also contain specific provisions regarding nondiscrimination. These policies state:

“No loan applicant will be discouraged from or denied the ability to apply for credit because of race, color, religion, national origin, sexual preference, sex, marital status, physical limitations or age. The approval or denial of an application for credit shall be based solely upon the underwriting standards established by INHS, without regard to race, color, religion, national origin, sexual preference, sex, marital status, physical limitations or age.”

INHS also practices nondiscrimination through the diversity of its staff and board. INHS is committed to continual efforts to be an Equal Opportunity Employer. Women, African-Americans, Hispanics and other minorities hold leadership positions on the board and staff of INHS and demonstrate to the entire community the daily commitment to diversity and nondiscrimination.

INHS is also committed to outreach to minority and women-owned businesses in the rehabilitation work that will be done in conjunction with this program. INHS maintains a list of minority and women owned contractors and actively solicits the participation of new MBE/WBE when they form. INHS

annually accesses the list of MBE/WBE contractors that is issued by New York State and uses this list to enhance its own outreach efforts.

b. Application Review and Selection Process

INHS maintains a highly visible office with regular office hours for the purpose of providing information and taking applications.

Upon approval of the HOME award, INHS will market the program through the outreach efforts described in the previous section. Applications for participation in this program will be awarded on a first come, first served basis..

If demand is greater than the funds available, INHS reserves the right to prioritize the applications based on the following criteria:

- Severity of the housing problems that need to be addressed.
- Income of the applicant household.
- Age of the applicant household.
- Feasibility of the household obtaining funds from other sources.
- History of other grant awards from government sources.

c. Property Eligibility Determinations

Eligible properties must meet the following conditions:

- Must be located in the City of Ithaca.
- Must be owner-occupied. Verification of ownership will be required by presenting a deed. Continued owner-occupancy will be verified annually.
- Must be a one- unit home.
- Must have a complete inspection by an INHS Rehabilitation Specialist to determine compliance with the Housing Quality Standards for the Section 8 program and the building and housing code requirements of the City of Ithaca.
- The value of the property must be sufficient to handle the combined mortgage debt loan of both existing and proposed loans. Property value may be determined through an appraisal, assessment data or market analysis.
- The estimated value of the property, after rehabilitation, cannot exceed 95% of the median purchase price for similar properties in the area, as determined by 24 CFR 92.254(a)(2)(iii).
- Borrowers will be subject to underwriting standards related to other debt and tax payments related to their property. They will not be eligible to receive a HOME loan if they are delinquent on any debt related to the property; delinquent on property taxes; or seriously delinquent on other consumer debt. For each applicant, a credit report will be obtained and evaluated to determine whether delinquencies exist. The purpose of this evaluation will be to determine whether the title to the property is at risk to any other lender.
- The combined value of all debt on the property, including the value of the HOME rehabilitation loan, shall not exceed 110% of the market value of the property. Market value shall be determined on the basis of an appraisal, property tax assessment or market assessment of the property.

ii. Mobile Homes

INHS will not assist mobile homes under this program. The only mobile homes in the City of Ithaca are sited on leased land.

iii. After-Rehabilitation Property Value

As stated above, the estimated value of the property, after rehabilitation, cannot exceed 95% of the median purchase price for similar properties in the area, as determined by 24 CFR 92.254(a)(2)(iii). The final property value will be determined by using the following method:

The assessed value of the property, as determined by the Tompkins County Assessment Department will be used as the value of the property before rehabilitation. Tompkins County assesses properties annually at 100% of their market value. The total value of all improvements will be added to this amount and a determination will be made to ensure that it doesn't exceed the maximum value established by the HOME regulations (95% of the median purchase price for similar properties). If the total value of the property after improvements does exceed the standard, based on method described above, the property owner will have the option to order an appraisal in which the appraiser estimates the total value after improvements.

iv. Verification of Proof of Ownership

All applicants will be required to verify that they own the property by providing a copy of a deed to the property.

v. Lead Paint Hazard Determinations and Energy Audits

Assessment of Lead Paint Hazards

All members of the INHS rehab staff have been certified by the Environmental Protection Agency to conduct lead hazard assessments. Visual assessments can determine the extent of hazards posed by peeling or deteriorated paint, but they cannot determine whether the paint is lead based or not without further testing. The Lead Paint Hazard policies adopted by INHS provide that in all instances where construction activities trigger Title X requirements, it shall be assumed that lead paint exists unless testing confirms otherwise. The vast majority of the housing in the City of Ithaca is very old; so lead paint is common. In practice, virtually every rehab job overseen by INHS requires actions to decrease lead paint hazards that are undertaken under the provisions of Title X.

In accordance with Title X, risk assessment and construction procedures adhere to a tiered approach, as described below:

- Rehabilitation at a cost of \$5,000 or less per unit requires testing of painted surfaces to be disturbed or the presumption of lead-based paint and the use of standard treatments. Safe work practices and clearance of any work sites are required above "de minimus" levels.

- Rehabilitation at a cost of more than \$5,000 and up to \$25,000 requires a risk assessment by a qualified risk assessor; interim controls to be used for any lead-based paint hazards; and clearance testing for the entire unit.
- Rehabilitation at a cost of more than \$25,000 requires a risk assessment; abatement of any lead-based paint hazards; and clearance of the entire unit.

A written inspection report that include the results of visual inspections, testing or the presumption of lead-based paint shall be prepared for each project. This report shall be reviewed with the homeowner and made a part of the project file.

INHS has ongoing business arrangements with several consultants to conduct lead paint testing, including X-ray fluorocarbon and paint sample analysis.

Assessment of Energy Conservation Improvements

INHS will use contractors certified by the Building Performance Institute (BPI) to conduct home energy audits. The Building Performance Institute is a national resource for building science that has developed procedures and standards to assess the energy related performance of a house. A BPI energy audit is a “whole house” audit that takes into account a wide variety of systems including heating, insulation, energy distribution, air flow and moisture control. The cost of a BPI energy audit is currently \$250. If conducted in conjunction with a NYSERDA loan, this cost is forgiven.

d. Income Eligibility Determinations

INHS will review the incomes of each applicant household to ensure that they fall within the income guidelines established by HOME regulations at 24 CFR 570. This requires that 100% of the program participants qualify as low-income at the time of application or the investment of HOME funds. In addition, HOME regulations also require the projection of income for the coming year to ensure that income eligibility is ensured.

Income eligibility is determined after a through review of the household income in accordance with the requirements stated at 24 CFR 570.3.. INHS will determine household income using the adjusted gross income method as defined for purposes of reporting under IRS Form 1040 for annual income tax purposes. After a determination of household income is made and verified through written verifications, income is compared to the income limits published by HUD for the Ithaca, NY MSA, as updated.

Program applicants will be screened for income eligibility as a first step in the application process. A formal application will be required to make a final determination about eligibility for the program.

The application intake process requires providing written information on the following:

- Annual household income from all sources
- Tax returns
- Number of persons in household
- Debt
- Assets

- Employment history

These items are verified through written confirmations from employers, financial institutions, etc. and are placed in the loan file as part of the applicant's permanent record.

e. Conflict of Interest

Both the By-laws and Loan Policies of Ithaca Neighborhood Housing Services contain specific statements regarding conflict of interest. They state that the Executive Director is prohibited from receiving any programmatic benefit; that members of the Board of Directors or its committees may not participate in any construction contract; and that staff, Board and committee members may receive programmatic benefits. Benefits to staff, Board and committee members are conditioned upon their eligibility for the service; that they are not involved in any form of decision-making regarding their application; that the application for benefits be fully disclosed and approved by the Board of Directors.

This policy specifically acknowledges that the requirements of some funders may be more stringent than those contained in the policies of INHS. In all such cases, the policies and procedures of the funder will supersede INHS's conflict of interest policies. The more stringent regulations will be strictly adhered to and any requests for exceptions will be submitted and approved by the funder prior to any further action. This is the case with HOME funds. The conflict of interest provisions of the HOME regulations govern the granting of loan assistance to staff and family members; the hiring of contractors; the purchase of materials from suppliers; and the influence of board members.

In addition, INHS has adopted a Code of Ethics to provide guidance to all Board, committee and staff members regarding conduct around conflict of interest and other broad behavior issues. This Code of Ethics highlights the need for openness and fairness when conducting business on behalf of INHS.

3. CONTRACT AND CONSTRUCTION MANAGEMENT

a. Contract Process

i. Contract and Payment Process

All work to be undertaken under this program will be completed under contracts between the homeowner and the contractor. INHS staff utilizes a competitive bid process that is conducted according to standards established by INHS to solicit bids. The homeowner will select the approved bidder.

INHS will hold all loan amounts in escrow and will pay contractors on a periodic basis. Contractors will only be paid for the completion of work that has been inspected by INHS and approved by the homeowner. All payments to contractors are in the form of two-party checks that must be signed by both the homeowner and the contractor. At the completion of a project, the final payment will not be made until the homeowner provides final written approval of the work and the contract provides a release of lien form.

The contract and payment procedures that will be used under this program are described in more detail below.

ii. M/WBE Utilization Program

INHS is fully committed to maximizing the use of Minority and Women Business Enterprises. INHS continually recruits M/WBE contractors for all phases of the work planned under INHS programs and projects.

INHS staff regularly reviews the lists of approved M/WBE contractors, paying particular attention to local contractors. Other sources of information about M/WBE contractors include the Tompkins/Cortland Homebuilders Association; local labor unions; and the Tompkins County Chamber of Commerce.

INHS has a stated mission of helping small businesses to become established. M/WBE contractors are an important part of that goal.

iii. Section 3 Businesses

INHS strives to identify and utilize small businesses that employ low-income people who live in the areas where INHS works or who live in housing assisted by HUD. Many of the small contractors employed by INHS employ low income residents of Ithaca and the surrounding area. INHS also hires its own staff with the Section 3 objectives in mind.

b. Work Scope Development and Bidding

INHS has developed formal policies and procedures for originating rehab loans and managing rehab projects. INHS staff plays a central role in inspecting properties, developing projects, bidding, project management and financial management. The knowledge and experience of the INHS staff results in realistic project, better communication between the homeowner and the contractor, and the avoidance of disputes. Eligible homeowners will be provided high quality technical assistance from the INHS staff in each of the following areas.

- **Property Inspection**

Following financial qualification, the Rehab department staff inspects all properties for which INHS is proposing to underwrite a loan or provide a grant. The purpose of INHS inspections is to provide an overall appraisal of the condition and requirements of the structure; adherence to municipal building codes; a rough assessment of the level of risk that INHS would assume by underwriting a loan; and a visual assessment for the presence of deteriorated paint and potential lead-based paint hazards. At the discretion of the Rehab manager, inspections may be provided as technical assists upon request of a homeowner or potential purchaser. The inspections performed by INHS are for the purposes of appraisal of conditions and are not to be construed or promoted as structural inspections. In all cases in which a current or potential homeowner is involved, INHS encourages their presence during an inspection.

- **Energy Audit**

A BPI-certified contractor will conduct a whole house energy audit and prepare a written report for the homeowner.

- **Work Summary**

Following a house inspection, the Rehab department staff, in consultation with the Director of Lending Services and the homeowner, prepares a work summary based on the results of the inspection, and the guidelines of the Director of Lending Services. The work summary will include a brief description of the work required, the estimated cost of the work, a contingency amount where applicable, and a total cost. A lead paint hazard assessment is also generated and becomes a part of the permanent file. Rehab staff will use a variety of estimating techniques to arrive at the estimated costs, and will perform regular review of the estimating process. The work summary is the key document needed to determine the final amount of loan assistance needed.

- **Plan and Specification Development**

The Rehab department develops specifications and designs for all INHS projects, in consultation with other staff and the homeowner. The homeowner will provide final plan acceptance and sign off on the final set of specifications.

Design and specifications are developed for each individual project. INHS does much of this work in-house, using Mini-Cad design software and an extensive library of highly developed specifications and design standards. In projects that require structural changes to a building, a licensed architect or licensed engineer may be required to stamp plans submitted to the City of Ithaca. INHS has a business relationship with Claudia Brenner, AIA to provide architectural services at a reduced rate. Claudia Brenner is a WBE. INHS has a similar arrangement with Tatem Engineering for civil or mechanical engineering work.

- **Prequalification of Contractors**

Bidders must be prequalified to ensure that they are qualified to do the work required. In the City of Ithaca, electrical and plumbing contractors are required to be licensed.

INHS requires that all contractors have valid liability insurance policies with at least \$1,000,000 in coverage. All contractors must also maintain valid worker's compensation policies. Copies of insurance binders are kept on file in the INHS office.

- **Bidding**

INHS staff will oversee the bid process for all construction contracts. Bids are solicited using standard bid documents and procedures developed by INHS. MBE/WBE outreach is built into the bid solicitation process. The bid process is intended to result in the best price possible for the job.

Bidding for any work done under INHS auspices is on a competitive bid basis. Rehab staff attempts

to match contractors' strengths with the requirements of the particular job, and match contractors by cost level when developing a bid pool for any given project. Rehab loan clients may specify contractors for the bid pool, to be included if they meet INHS's contractor qualifications. INHS will not prohibit any contractor from bidding on any job, but bids may be rejected if contractors have not demonstrated an acceptable level of experience and expertise.

For homeowner loans estimated to cost between \$1000-\$5000, INHS will recommend but not require that the homeowner solicit at least two bids. Work may proceed with only one returned bid, with the approval of the department Manager. For jobs over \$5,000, a minimum of two bids should be returned before work may proceed. If, after a good faith effort, a bidding process to multiple bidders results in the return of only a single bid, INHS may proceed to contract with the single bidder at any time after the bid return due date. Rehab staff may also choose to work with a single sub-contractor for certain discrete phases of construction, if the choice is based upon a price and quality comparison. When this is done, staff must make arrangements to update the price comparison on a regular basis.

Bids are let to all bidders at the same time, with a specified due date, description of the job documents pertaining to the bid, and other information as necessary. INHS Project Conditions and Requirements, to be found in the INHS Rehabilitation Policies, are specifically made a part of each bid. After receipt of bids, selection is made by the owner in consultation with the INHS Rehab staff. A homeowner is not required to select the low bidder, but selection of a higher bid must be justified in writing. In the event that no bid is acceptable, INHS will attempt to re-bid the work with the original bidders, or, failing that possibility, to re-bid the job. Upon selection of a contractor, INHS staff will notify all bidders of the results and document the results as a bid summary. The client must sign the bid selection sheet. Exact bid amounts are not considered public information.

- **Determination of Financial Feasibility**

After bids have been received, INHS staff will review them with the homeowner to determine whether the work that has been bid meets the project's plans and specifications; whether it can be accomplished within the budgeted amount of the loan; and whether the work can be scheduled at appropriate times. If sufficient funds are not available, either elements of the work plan will be dropped or the loan amount will be increased. If appropriate, the project can be rebid.

- **Contractor Selection/Contract Award**

As noted above, there are dollar-based cutoff amounts for the number of bids required for a specific project. Once a bid is selected, a contract is let with the selected bidder. INHS uses a standard contract that may be modified for the size and scope of the project. The contract contains specific reference to specifications, plans, Project Conditions, start and targeted completion dates, price and payment schedule.

All construction contracts are contracts between the homeowner and the contractor. Standard contract forms developed by INHS are used to ensure that the appropriate conditions and protections to the homeowner are incorporated. Contracts incorporate the plans and specifications developed for the project, appropriate general conditions, project schedules, payment disbursement schedules and any other relevant information.

- **Rehabilitation Standards**

INHS will follow the rehabilitation standards contained in the document “Rehab Standards for Single Family Structures” developed by the National Center for Lead-Safe Housing (NCLSH). These standards are consistent with the standards contained in the INHS Rehabilitation Policy.

c. Construction Management

- **Project Management**

During construction, INHS staff remains in close contact with both the homeowner and the contractor(s) in order to keep the job running on schedule and in accordance with the construction contract. INHS staff serves as the homeowner’s representative and helps to solve problems that may arise. In its role of construction manager, INHS monitors the quality of the contractor’s work and its conformance to the plans and specifications for the project. INHS charges a fee for project management services that is equal to 5% of the loan amount. This fee is paid from the loan proceeds.

- **Contractor Payments**

A critical role played by the INHS staff is the inspection of work in progress and the approval of payments. INHS maintains close supervision of the construction in progress and works with the homeowner to review and approve all requests for payment. This ensures that contractors are paid only for the work that has been done and that sufficient funds are retained to guarantee completion of the job. All checks for payment are two party checks that require the signature of both the homeowner and the contractor.

INHS will hold all loan amounts in an escrow account and disburse funds in accordance with written procedures and contractual agreements. For contracted work, INHS will generally pay no more than 10% of the total contract price upon signing, though this may vary according to the type of work, duration of job, projected starting date or other factors. A draw is not released until each payment trigger is completed according to the draw schedule agreed upon for the particular project. A draw requires an inspection and approval of the work by INHS Rehab staff. A Rehab staff signature on the Ithaca payout form is a signal that the work has been inspected and accepted. All payments must be approved by the Executive Director prior to cutting a check.

In general, a contract draw schedule will include a set aside of not less than five percent (5%) and not more than ten percent (10%) of the total project cost until final completion, depending on the scope of work. Payment for jobs under \$1,000 may be accomplished by invoice.

- **Project Completion**

Final payments are withheld until forms documenting final inspections and final approval by the homeowner are on record. In the case of a Rehab loan, the owner must sign a Final Acceptance of Work form, and the contractor must sign and have notarized a Release of Lien form before release of a Final Payment.

- **Change Orders**

All change orders must be approved in writing by the homeowner, contractor and INHS staff. Change orders that result in additional costs to the project that cannot be accommodated within the approved budget must be approved by the Executive Director. In this case, an increase in the loan is required.

- **Warranty/Project Conditions and Requirements**

Warranties will follow Article 10 of the INHS Project Conditions and Requirements. If, within one year after the date of Substantial Completion, any of the Work is found to be defective, incomplete or otherwise not in conformance with the Contract Documents, the Contractor shall correct it promptly after receiving notification from the Owner. If the Contractor fails to correct non-conforming work within a reasonable time, the Owner may, upon written notice to the Contractor, correct it at cost to the Contractor. Conditions discovered and reported to the Owner during the progress of the Work, and that, by the Owner's decision, are not corrected are not covered under the Warranty for the Work. Further, the Contractor is not responsible for damage to other portions of the Work that may result from these conditions. Materials and equipment supplied by the Owner or selected by the Owner contrary to the written advice of the Contractor are not the responsibility of the Contractor. The contractor shall conform to the requirements of the New York State Home Warranty Law as it may apply to the Work. The Contractor shall deliver to the Owner all warranties and manuals pertaining to equipment installed as part of the Work.

- **Counseling Services**

INHS provides counseling to the homeowner prior to, during and after the rehabilitation project in order to assure that the project runs smoothly and the homeowner's needs are met. Counseling can involve a wide range of subjects that include the broad topics of financial counseling; building code compliance; construction costs and methods; maintaining loan and tax payments and home maintenance. This educational aspect is one of the strengths that INHS brings to this program.

d. Lead Based Paint

INHS Lead Paint Hazard Control Policy

INHS is fully committed to compliance with all Federal laws and regulations governing lead-based paint. In particular, the regulations governing lead-based paint published at 24 CFR Part 35 and 24 CFR Part 92.355 will be strictly adhered to.

INHS has adopted a formal, agency-wide policy governing actions related to lead-based paint. This policy requires strict compliance with all applicable laws and provides additional protections in cases where federal funds that are governed by Title X do not apply.

The goals of this policy include:

- Full compliance with all applicable laws governing lead-based paint.
- Strive for the identification and reduction of lead-based paint hazards to the fullest extent practicable.
- Take a leadership role in public education about lead-based paint hazards.
- Maintain all properties owned by INHS in a lead-safe manner.
- Educate tenants, homebuyers and homeowners about the hazards of lead-based paint.
- Reduce or eliminate the hazards posed by lead-based paint in order to protect the health of occupants of properties owned or assisted by INHS.

INHS policies with regard to lead paint in its owner-occupied rehab program can be summarized as follows:

- **Notification**

INHS will provide all rehab loan customers with the required written notifications about the hazards of lead-based paint. A pamphlet describing the risks of lead-based paint hazards that was developed by HUD is provided to all program applicants. This is supplemented by a Power-Point presentation prepared by INHS staff; one-on-one counseling by the Loan and Rehab staff; a review of all lead testing results with loan customers; and discussion about measures to reduce lead-based paint hazards.

- **Visual Risk Assessment**

All properties proposed to be rehabilitated with HOME funds are required to undergo a full house inspection by a member of the INHS rehabilitation staff or another qualified lead based paint risk assessor. INHS staff have been trained and certified by HUD as Risk Assessors. An important part of that inspection is to look at all painted surfaces to determine whether any of the paint is deteriorated or failing. Paint failure includes cracking, peeling, moisture damage or any other means by which paint is loosed or freed from the surface it was applied to. This applies to both interior and exterior painted surfaces.

Visual assessments for the presence of deteriorated paint and potential lead-based paint problems are not intended as a substitute for compliance with the requirements for the treatment of lead-based paint. They only serve as an initial assessment of the potential scope of work for each project.

The visual inspection also notes the potential for lead-based paint hazards that result for the movement of doors, windows, cabinets or other objects where paint surfaces rub against each other and create lead paint dust.

A written inspection report shall be prepared for each project. This report shall be reviewed with the homeowner and made a part of the project file.

All three members of the INHS rehab staff (Scott Reynolds, Greg Yetsko, Tom Myers) are certified by HUD to conduct risk assessments.

- **Testing**

INHS staff may recommend testing surfaces to determine whether they are covered with lead-based paint. Testing may include sending samples to a qualified laboratory or testing with an X-Ray gun. INHS uses Eco-Spec of Ithaca as a certified third party lead paint tester.

INHS's lead hazard control policy stipulates that in the absence of certified test results or construction records that definitively document that lead paint does not exist, it shall be assumed that all surfaces are covered with lead paint and that lead hazard control regulations and methods apply.

- **Interim Control or Abatement**

As a condition of approval of rehab loans under this program, all instances of deteriorated lead-based paint that exceed the thresholds established by Title X shall be stabilized using lead-safe work practices. This requirement is independent of the requirements of any particular funding source.

All rehabilitation projects will also consider and act on the potential for lead-based paint hazards that occur as a result of rehabilitation activities and evaluate opportunities to reduce potential hazards that are not related to the rehab project. Special care is to be taken to identify places where paint deterioration might take place, where friction can create dust and where children might chew on painted surfaces.

Once a plan for rehabilitation has been agreed upon, a risk assessment is conducted to determine whether painted surfaces will be disturbed during rehabilitation.

If more than 2 square feet in an interior room or 20 square feet of exterior painted area is to be disturbed during the rehabilitation project, painted surfaces must be tested by a certified lead paint tester or presumed to be a lead paint hazard.

Specific work practices and contractor certifications will be required in accordance with the provisions of Title X. The thresholds for various requirements are:

- Rehabilitation work scope less than \$5,000
- Rehabilitation work scope \$5,000 to \$25,000
- Rehabilitation work scope greater than \$25,000

Safe work practices to guard the safety of the building inhabitants will be planned and implemented. INHS rehab staff will work with contractors doing the work to insure that safe work practices are maintained. The building occupants will be informed of the work underway, the safe work practices and the risks of violating these practices. If young children are present in the house, extra precautions may need to be taken.

All three members of the INHS rehab staff (Scott Reynolds, Greg Yetsko, and Tom Myers) are certified by HUD in lead safe work practices.

Temporary relocation of the occupants of a building or a portion of a building may be required to ensure the safety of the occupants. Relocation expenses, if required, will be paid for with HOME funds.

Interim controls or abatement measures are implemented by the contractor under the supervision of INHS rehabilitation staff.

Clean-up procedures are planned by the INHS staff and the contractor and implemented by the contractor on a daily basis to reduce the risk of airborne lead-based paint dust.

- **Clearance Testing**

After the completion of any construction activities, properties or the portions of properties affected by construction will be tested to ensure that the levels of lead dust or residue do not exceed Title X standards. Clearance testing will be conducted by qualified testers in the manner prescribed by the applicable regulations.

- **Contractor Outreach**

INHS is committed to increasing to pool of contractors who have become certified in lead safe work practices and interim control measures. INHS has sponsors lead safe work seminars for contractors that are conducted with trainers provided by DHCR; has referred contractors to other regional training; and has educated contractors on the importance of this effort. INHS maintains a list of regional contractors who are HUD-certified lead abatement contractors and uses these contractors exclusively when required by Title X.

4. FISCAL MANAGEMENT

a. Maintenance of Records

INHS has very well developed financial management systems that are the product of 30 years of experience with Federal and state grants; extensive training; and an experienced staff. INHS uses MIP accounting software to manage its funds. Financial management systems produce monthly reports that are reviewed by the Board of Directors and its Finance Committee.

The financial accounting system segregates funds by source and use until these funds are released from restrictions. Even then, most funds from Federal of state sources must be monitored as program income and are essentially restricted in use forever. INHS maintains accurate accounts of the use of program income that is segregated by the source of the funds.

INHS tracks the expenditures under each grant separately. Monthly loan availability reports show the total dollars available in each grant; the dollars committed; the dollars loaned; the number of loans committed and closed; progress in relation to the grants stated targets. In addition, INHS projects future activity through a cash flow planning tool that allows staff to match program needs and resources.

All projects undertaken under this program have separate project ledgers that document project income and expenses. These ledgers are updated continuously as entries are made in the MIP accounting system. The project ledgers are supplemented by paper files that show all of the information about each project. Separate files show information for the loan and the construction project. The paper files are permanent records maintained by INHS.

INHS is audited annually by Ciaschi, Dietershagen, Michelson and Little, an Ithaca, NY accounting firm that specializes in audits of government, school district and not-for-profit corporations. Contract compliance with the numerous Federal and state contracts administered by INHS is an important part of the audit.

INHS is also audited bi-annually by the Neighborhood Reinvestment Corporation as requirement of maintaining its charter as a NeighborWorks organization. These program audits examine policies, procedures, oversight, and all other aspects of contract compliance and project management.

b. Disbursement of HOME Funds to Owners and Contractors

Payments for materials and services that are funded by HOME funds will be paid in the form of two party checks that require the signature of both the homeowner and the contractor. No payments are made without written documentation and a formal written request for payment. All requests for payment must be approved by the Executive Director. The INHS Finance Director provides a second check on the documentation and accuracy of requests for payment. All checks are cut by the Finance Director and signed by the Executive Director.

INHS will advance the funds to make payments from its own sources and then request reimbursement from the IURA. Requests for HOME funds will be made using the appropriate IURA forms and procedures. Once received, the HOME funds will be used to repay INHS for the funds that have been advanced.

c. Pay-In of Other Funding

INHS does not anticipate that homeowners will be contributing their own funds toward any of HOME-funded projects.

It is expected that funds from the Weatherization program or NYSEDA will supplement the HOME funds. In that event, discrete projects or portions of projects will be funded completely by other sources. For example, if a new furnace is to be installed, it will be paid for completely by the Weatherization program, but that installation will be coordinated with other HOME-funding activities.

d. Safeguarding of Assets

The IURA will only be asked to make payments of HOME funds for activities that have already been completed and paid for with funds advanced by INHS. Full documentation for each of these funding requests will be submitted to the IURA along with the request for payment of HOME funds.

These assets are protected by a formal system of internal controls and external reviews that has been developed and implemented by INHS. These systems are constantly changing in response to suggestions from our auditors; mandates under GAAP or A-133 rules; or new knowledge about best management practices. In the past year, for example, INHS has hired new financial management staff to accomplish greater segregation of duties; had the Executive Director review and sign off on bank statements and payroll statements; and improve its financial reports to the board.

INHS maintains a theft and fraud insurance policy that provides up to \$250,000 in payments against employee mistreatment or misappropriation of funds. No claims have ever been made against this policy.

e. Procedures for Ensuring Reasonableness, Allocation and Allowability of Costs

The primary staff person who will manage the HOME funds is Patricia Paolangeli, Finance Director. Patty has worked for INHS for over 17 years and has extensive experience with the financial management of Federal and State grants. In addition to previous experience in managing HOME grants obtained through the IURA, she has also overseen the financial management of HOME, AHC, Federal Home Loan Bank of New York, and other loans or debt..

INHS has a well-established process for reviewing requests for payments by contractors and suppliers. Each of the three staff in the Construction Services department who oversee homeowner construction projects are responsible for ensuring that contracts have been signed; that the work has been done in accordance with the contract; that requests for payment reflect the actual work that has been completed; and that the homeowner is satisfied with the quality and timeliness of the work. When these steps have been completed, a Construction Manager will forward a request for payment for approval by the Executive Director. After approval by the Executive Director, the Finance Director will process the request and prepare checks for signature by the homeowner and the contractors. After these payments have been disbursed, she will prepare a request for reimbursement by HOME funds.

INHS has written forms for every step of the contract and payment process. These forms have been developed and improved over the 30 years that INHS has engaged in homeowner rehab projects. Completed forms are maintained in paper files that are a permanent record for the project. These paper files are supplemented by a digital financial management system that is used to track project income and expenses.

f. Adequacy of Financial Reports and Source Documents

INHS has successfully managed HOME programs and projects funded by the IURA and DHCR. Monitoring of these grants has shown, without exception, exceptional management performance. INHS's contract compliance is also monitored by its auditors, Ciaschi, Dietershagen, Little and Michelson, and NeighborWorks America.

g. A-133 Audit

INHS routinely receives Federal funds in amounts large enough to require an A-133 audit. This audit is completed by auditors selected under a competitive bidding process. In recent years, the INHS audit has been conducted by Ciaschi, Dietershagen, Little and Michelson.

5. COMPLIANCE MONITORING

Paul Mazarella, Executive Director, will have overall responsibility for contract compliance and annual reporting. Patricia Paolangeli, Finance Director, will also play a key role in collecting and maintaining data that is used to track performance and complete reports. All INHS staff are trained and updated on the importance of contract compliance and reporting and each have important responsibilities to help ensure that projects are approved, implemented and monitored in accordance with applicable regulations.

a. Procedures to Monitor Compliance During the Regulatory Period

Annual Certifications

The INHS Loan Department staff will be responsible for post-project monitoring in the following areas. The primary staff responsible for these activities will be Glenda Walker, Loan Associate.

- **Annual certification of owner occupancy.** INHS will contact each loan recipient on the anniversary date of the loan closing and request a written certification that the home is owner-occupied.
- **Annual certification of homeowner insurance.** All homeowners receiving assistance under this program will be required to maintain a valid homeowner insurance policy during the life of the loan.

b. Warranties

i. Warranties Provided to Owners

Warranties will follow Article 10 of the INHS Project Conditions and Requirements. If, within one year after the date of Substantial Completion, any of the Work is found to be defective, incomplete or otherwise not in conformance with the Contract Documents, the Contractor shall correct it promptly after receiving notification from the Owner. If the Contractor fails to correct non-conforming work within a reasonable time, the Owner may, upon written notice to the Contractor, correct it at cost to the Contractor. Conditions discovered and reported to the Owner during the progress of the Work, and that, by the Owner's decision, are not corrected are not covered under the Warranty for the Work. Further, the Contractor is not responsible for damage to other portions of the Work that may result from these conditions.

Materials and equipment supplied by the Owner or selected by the Owner contrary to the written advice of the Contractor are not the responsibility of the Contractor. The contractor shall conform to the requirements of the New York State Home Warranty Law as it may apply to the Work. The Contractor shall deliver to the Owner all warranties and manuals pertaining to equipment installed as part of the Work.

Components with separate manufacturer warranties such as hot water heaters, boilers or tub surrounds will have the warranty transferred to the owner. As a condition of final approval, the contractor shall provide original copies of all warranty paperwork to the owner. The owner shall be responsible for record-keeping and the pursuit of warranty claims.

Paul Mazarella

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pmazarella@ithacaNHS.org

EDUCATION

Duke University Durham, NC	Bachelor of Arts, Political Science 1973
Cornell University Ithaca, NY	Master of Regional Planning 1979
<i>Continuing Education</i>	
Harvard University Cambridge, MA	Kennedy School of Government Executive Leadership Program 2003

EMPLOYMENT

Executive Director 1990 to present
Ithaca Neighborhood Housing Services
Ithaca, NY

Executive leadership of a nationally-acclaimed community development corporation that has revitalized the City of Ithaca and created affordable housing throughout Tompkins County. Highly successful neighborhood revitalization and affordable housing programs include real estate development, property management, lending, homebuyer education and housing rehabilitation services. Also appointed Executive Director of Better Housing for Tompkins County in January 2015 and led the two organizations through a formal affiliation and ongoing partnership.

Visiting Senior Lecturer 2008 to present
Cornell University
Ithaca, NY

Created a graduate-level course on affordable housing policy and programs in Cornell's College of Architecture, Art and Planning. Designed for planning and real estate professionals, this course emphasizes the practical application of affordable housing theory and programs.

Executive Director 1992 to 1998
Mutual Housing Association of Tompkins County
Ithaca, NY

Led the creation of a new resident-led non-profit housing corporation. Supervised all phases of the development of a \$2.4 million, 28-unit affordable housing project; the establishment of management and oversight systems; and the training of resident leaders.

Deputy Director 1984 to 1990
City of Ithaca Department of Planning and Development
Ithaca, NY

Design and implementation of the City of Ithaca's most prominent planning and economic development projects. Successful completion of the \$30 million Collegetown Commercial Redevelopment Program; the City's first municipal industrial park; the Strategic Housing and Neighborhoods Plan, the West Hill Master Plan, and

the creation of innovative zoning schemes. Key roles in departmental administration, personnel supervision, budget oversight, work plan development and external relationships.

Planning Director

Town of Amherst
Amherst, MA

Sept. 1981 to July 1982
June 1983 to Sept. 1984

Directed all planning, economic development and community development activities for a progressive community of 35,000. Assisted Town Manager, Board of Selectmen and ten other boards and committees. Development and implementation of the Town's planning and development review programs. Projects ranged in scope from open space planning to transit system financing.

Town Planner

Town of West Springfield
West Springfield, MA

July, 1982 to June, 1983

Directed all planning, community development and grants activity for a town of 29,000. Developed a rental housing rehabilitation program, CBD revitalization project and major revisions to the Town's zoning and subdivision regulations. Assisted private developers on over \$25 million in commercial real estate development.

Associate Planner

Tri-County Regional Planning Commission
Lansing, MI

1979 to 1981

Comprehensive transportation planning for a three-county area with population of 380,000. Responsibilities included transit operation and local government planning.

Assistant to the Executive Director

City of Salem Housing Authority
Salem, OR

1975 to 1976

Planning and administrative support for a 560-unit public housing authority. Administered a national pilot of the Section 8 Housing Voucher Program.

PROFESSIONAL SERVICE

Board of Directors	Community Housing Capital
Board of Directors	National NeighborWorks Association
Board of Directors	Neighborhood Capital Corporation
Board of Directors	Neighborhood Preservation Coalition of New York
Board of Directors	Tompkins County Chamber of Commerce
Chair	New York NeighborWorks Alliance
Member	Massachusetts Association of Planning Directors
Member	American Planning Association

COMMUNITY SERVICE

Board of Directors	Alternatives Federal Credit Union
Board of Directors	Ithaca Community Childcare Center
Board of Directors	Gadabout Transportation Services
Steering Committee	Ithaca Area Community Loan Fund
Member	City of Ithaca Downtown Vision Task Force
Member	City of Ithaca Southwest Vision Committee

Scott D. Reynolds
929 Tioga St.
Ithaca, NY 14850
(607) 379-2029

SKILL SUMMARY

I have over 30 years experience in affordable housing doing homeowner lending, construction project management, and real estate development using all types of county/state/federal funding including Low Income Housing Tax Credits, NYS Housing Trust Funds, Community Development Block Grants, and HOME funds.

I am a successful and experienced grant writer, grant compliance administrator, and contracts manager for homeowner purchase, homeowner construction, and real estate development projects. I am an experienced real estate project developer for for-sale and rental projects from \$100K to \$15MM. I am an experienced construction project manager for both residential and light commercial construction with extensive experience with and a focus on sustainable building techniques including obtaining LEED and Energy Star certifications.

I am an advanced user/programmer for spreadsheet, word processing, computer-aided-design, database, desktop publishing, and system backup software. I can administer, support, and troubleshoot PC networks including software/hardware installation and support. I have eight years of professional experience in chemical engineering process research and scale-up, experiment design and coordination, and data collection and analysis.

I am adept at working unsupervised on many different and unrelated tasks and can learn new techniques/skills quickly with minimal training and support. I am able to schedule, prioritize, and perform varied tasks simultaneously under intense pressure from staff/funders/customers.

I work well in both team/group as well as hierarchical environments. I have supervised and trained other staff including engineers and technicians. I have extensive experience with internal agency communications including technical reports and external communication with customers and the community.

PROFESSIONAL EXPERIENCE

Deputy Director

06/16-present

Ithaca Neighborhood Housing Services

Ithaca, NY

- * Oversee all of INHS's business and strategic planning as well as the day-to-day management of INHS's computer and data systems.
- * Responsible for all agency policy compliance
- * Write grants
- * Report to funders, board, and committees.
- * Support a 30+ computer server based network including day-to-day troubleshooting and software/hardware purchase and installation.
- * Build and troubleshoot custom Access databases and other software solutions for the entire agency.
- * Develop and maintain complex financial models for the entire agency.
- * Collect data for the agency. Analyze data and write summary reports.

Director for Real Estate Development

01/10-06/16

Ithaca Neighborhood Housing Services

Ithaca, NY

- * Responsible for all agency real estate development including all predevelopment, creating proformas, writing grants, development team assembly and supervision, construction project monitoring, and closeout.

- * Developed over \$75MM in real estate.
- * Report to funders, board, and committees.
- * Support a 30+ computer server based network including day-to-day troubleshooting and software/hardware purchase and installation.
- * Build and troubleshoot custom Access databases and other software solutions for the entire agency.
- * Develop and maintain complex financial models for the entire agency.
- * Collect data for the agency. Analyze data and write summary reports.

Director of Construction Services

6/06-12/09

Ithaca Neighborhood Housing Services

Ithaca, NY

- * Supervised 4 staff as well as manage a full construction management workload.
- * Responsible for \$2,000,000 of yearly construction including reporting to funders, board, and committees.
- * Support a 15 computer NT server based network including day-to-day troubleshooting and software/hardware purchase and installation.
- * Build and troubleshoot custom Access databases and other software solutions for the entire agency.
- * Develop and maintain complex financial modeling for the entire agency.
- * Collect data for the agency. Analyze data and write summary reports.

Construction Manager

9/94-6/06

Ithaca Neighborhood Housing Services

Ithaca, NY

- * Supervised numerous residential construction projects including specification writing, making CAD and hand drawings, contractor hiring, and overall project supervision.
- * Supported a 12 computer NT server based network including day-to-day troubleshooting and software/hardware purchase and installation.
- * Built and troubleshot custom Access databases and other software solutions for the entire agency.

Mini-Repair Specialist

9/92-9/94

Ithaca Neighborhood Housing Services

Ithaca, NY

- * Responsible for the entire MiniRepair program, working with elderly/disabled clients to improve their housing and general living situations, including inspections and intake, repairs, and billing.
- * Supported a 10 computer Mac/PC hybrid network including day-to-day troubleshooting and software/hardware purchase and installation.

Carpenter

10/87-9/92

Various firms

Ithaca, NY

Chemical Engineer

6/79-8/87

Rohm and Haas Company

Philadelphia, Pa. 19137

- * Designed, performed, and reported on experimental programs on a wide variety of chemicals and product lines. Successfully brought two projects to plant production.
- * Computer modeled and optimized both steady-state and dynamic processes for scale-up using statistical and regression techniques.
- * Conducted economic feasibility and cost/benefit analyses.
- * Coordinated and supervised numerous European vendor equipment trials for process scale-up.
- * Supervised one engineer and technician.
- * Provided technical assistance for chemical scale-up and start-ups both in the USA and on a six month assignment in France.

EDUCATION

B.S. Chemical Engineering, 1979

The Ohio State University, Columbus, OH

Christine Carreiro

ccarreiro@ithacanhs.org

111 N. Quarry St., Ithaca, NY 14850

cell 607-351-9486

PROFESSIONAL SUMMARY

Experienced project manager with strong professional skill set. Background includes residential building and rehab experience in hands-on and managerial capacities. Excellent communication, supervisory and financial management skills. Creative, organized, detail-oriented, collaborative professional.

EXPERIENCE

2015-present Director of Construction Services- Ithaca Neighborhood Housing Services, Ithaca, NY
Private, not-for-profit housing agency

- Coordinate and manage multiple, owner-occupied housing repair and grant-funded rehabilitation programs
- Monitor production and contractual obligations of programs including scheduling, staffing, expenditures, on-site quality control inspections and contractor draw-down approvals
- Manage construction department staff of two.
- Responsible for State and Federal funding regulations, requirements and procedures; State reporting; scheduling and procurement
- Provide technical assistance and oversight for home inspections, cost estimates, the development of work scopes and the efficient and timely completion of rehabilitation projects as undertaken by the agency.
- Assist in researching and writing housing rehabilitation grants

2009-2015 Construction Grants Manager, Better Housing for Tompkins County, Ithaca, NY
Private, not-for-profit housing agency

- Manage multiple rehabilitation programs serving low-to moderate-income homeowners
- Coordinate Small Home Repair program for the elderly and disabled.
- Manage construction department personnel
- Responsible for grant requirements and procedures; finances; reporting; scheduling and procurement
- Assist in researching and writing new housing rehab grants;
- Provide on-site home inspections, evaluate cost estimates, job specifications, bid packages, scheduling and job tracking

2006-2009 Logistics Manager, Global Natural Foods, Livingston Manor, NY
Fast-paced import/export business with \$10 million in annual sales

- Coordinated delivery of shipping containers to US and Canadian ports
- Procured and evaluated bids for inter-modal transportation
- Managed truck and rail deliveries with as many as forty shipments running concurrently
- Collaborated with customs, FDA and port personnel to insure accuracy of shipping documents

- Increased production volume from thirty-five to over one hundred container per month.
- Analyzed existing company structure to streamline operational processes

2002-2006 Proprietor, Manor Maid Hearth and Home, Livingston Manor, NY
Retail business in antiques, collectibles, gifts and home furnishings

- Managed all aspects of business development, product research, buying, merchandising, marketing and financial oversight
- Hired, trained and supervised staff
- General contractor on building design and renovation

2003-2006 Partner, Red Quill, LLC. Livingston Manor, NY
Purchased, rehabbed and resold residential units

- Building evaluation and acquisition
- Procured and evaluated construction bids
- Managed constructions including scheduling, supervising subcontractors and conducting inspections
- Job tracking and financial oversight

1985-2006 President, Carreiro Design, New York, NY
Fast-paced graphic design business specializing in high-volume production of elementary and high school text books

- Managed and coordinated complex process of book production from manuscript through editing, design, layout and pre-print production
- Devised innovative systems for routing and tracking
- Developed and managed client relationships and sales
- Hired, trained and supervised staff including designers, illustrators, proofreaders and support personnel
- Managed outside suppliers and negotiated vendor contracts

ADDITIONAL EXPERIENCE

- Managed projects and installation for high-end cabinet shop
- Extensive knowledge of construction practices including carpentry, plumbing, electrical, roofing, siding, windows etc.
- Hands-on experience in carpentry, cabinet-making, painting, insulation and drywall installation, roofing, flooring, siding and tiling.

EDUCATION/CERTIFICATIONS

Neighbor Works Trainings

- Green Rehab, Rehabbing REO Properties, Creating Construction Schedules with Microsoft Project

Lead-Based Paint Trainings

- Lead-Safe Work Practices – 24CFR Part 35.1330
- Dust-Wipe Sample Technician – Subpart R section 35.1340
- New RRP Rule Training – 40CFR Part 745.89

BFA, Cornell University

- Education** Eugene Lang College / New School University
 Graduation: May, 2001
 Major: Urban Studies – Concentrations in Education and Political Economy
- Experience**
- Ithaca Neighborhood Housing Services** April 2013 – Present Ithaca, NY
Director of Lending
 Counsel and pre-qualify first-time home buyers, package loans, prepare legal documents and track all activities.
- Family and Children’s Service of Ithaca** November 2012 – April 2013 Ithaca, NY
Senior Services Respite Aide
- Park Slope Food Coop** June 2009 – July 2012 Brooklyn, NY
Receiving Coordinator
 Order, receive, and track \$70,000 of goods weekly at food cooperative with 16,000 working members and \$40 million in sales. Increase sales through innovative ordering, attention to quality and popularity of stock. Receive deliveries, train dozens of member-workers daily, and develop systems to increase efficiencies.
- Battery Parks City Parks Conservancy** April 2009 – June 2009 New York, NY
Seasonal Horticulturalist
 Worked with the teams responsible for planting, maintenance, compost, and integrated pest management.
- Urban Homesteading Assistance Board** August 2003 – November 2008 New York, NY
Brooklyn Borough Director, TIL/HDFC Contract
 Trained and supervised Project Associates working with 450 limited-equity cooperatives, provided direct technical assistance for 100 cooperatives, coordinated a tax study and legislative strategy for changes to the tax code and government regulations pertaining to cooperatives. Maintained online database program to track all contacts with cooperatives and Brooklyn office staff. Developed resources and templates for cooperative boards to use in budgeting, financial planning, resale tax calculation, inheritance, violation removal, and human resources. Acted as liaison on behalf of the cooperatives to seven government agencies, as well as lenders, accountants, and lawyers.
- Project Associate*
 Responsible for providing technical assistance to 130 low-income housing cooperatives. Advised residents on bookkeeping, budgeting, conflict resolution, elections, government regulations, housing subsidies, inheritance, weatherization, resale, repairs, fires, theft, and violations.
- Office/Database Manager*
 Developed donor database to track personal giving, created reports to track giving and manage mailings. Maintained and improved grant and building renovation tracking databases. Coordinated all office operations.
- Latin American Workers Project** January 2002 – November 2002 Brooklyn, NY
Instructor; translator
 Took health histories of subcontracted workers after Lower Manhattan cleanup. Taught English to day laborers.
- Housing Works** February 1999 – December 2001 New York, NY
City Issues Organizer
 Organizing and policy analysis focusing on homelessness, HIV/AIDS, substance abuse and mental health. Managed legislative visits, demonstrations, direct actions, and policy meetings. Coordinated investigative reports.
- SEDPAC Summer Project** Summer 1998 San Luis Potosi, Mexico
 Learned about rural agriculture. Cleared land, planted and weeded coffee and beans; taught English.
- Cornell Peer Educators in Human Relations** September 1993 – May 1997 Ithaca, NY
First Year Internship, Student Staff and Staff Co-Leader
 Designed, facilitated and evaluated workshops and presentations on issues of oppression and diversity for the Ithaca and Cornell communities. Directed and mentored other student staff. Advised and evaluated professional staff.
- Skills** Fluent in Spanish. Drivers License. Microsoft Word, Microsoft Excel, WordPerfect, Microsoft Access, SQL, Razor’s Edge, Filemaker Pro, Quicken, Quark, and PowerPoint. Community Gardener. Knowledge of Welding.

2940 Darling Rd
Interlaken, NY 14847
(607)379-8577 - cell
patrickkmitchell@gmail.com

Patrick K. Mitchell

- 10+ years finance experience. • 3+ years mortgage experience. • 6+ years budget management experience.

Achievements

September 2015—present *Ithaca Neighborhood Housing Services* Ithaca, NY
Loan Officer

- Provide homeownership counseling to first time homebuyers.
- Process applications—origination to closing—for homebuyer assistance loans.

May 2012-August 2015 *CFCU Community Credit Union* Ithaca, NY
Mortgage Originator

- Originating home purchases, construction, and refinances.
- Worked with first time home buyers to secure assistance through INHS.
- Extensive networking with local area Realtors and lenders.

Mar. 2011-May 2013 *CFCU Community Credit Union* Ithaca, NY
Assistant Branch Manager

- Assisted members in completing loan applications and making initial approval recommendations.
- Reviewed credit reports and made recommendation for steps to take to improve credit.
- Worked with members to acquire financing for home improvement projects.

Oct. 2007-March 2011 *CFCU Community Credit Union* Ithaca, NY
Teller/New Account Representative/Head Teller

- Responsible for tracking/budgeting of entire branch supply of cash-on-hand.
- Worked 1 on 1 with members to balance their finances and set savings goals.

Jan. 2007- July 2009 *Church of Jesus Christ of Latter-Day Saints* Trumansburg, NY
Financial Clerk

- Managed all incoming/outgoing finances for local church unit.
- Aided with church welfare distribution decisions.
- Assisted clergy in setting and tracking various church budgets.

June 2001 - July 2003 *Church of Jesus Christ of Latter-Day Saints* Paris, France
Public Representative/Missionary Leader

- Managed budgets during the European transition to the Euro dollar.
- Resolved issues concerning Christianity and America after 9/11.
- 1+year supervising 6-12 missionaries, providing training, emotional support, and official liaison to mission headquarters.

Education

2003-2007 Brigham Young University Provo, UT

- B.A., Media Arts Studies, Production Management

Additional Assets

- Fluent in reading, writing, speaking French.

SUZANNE CERQUONE

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607-280-6796 suzannecerquone@gmail.com

EMPLOYMENT HISTORY

ITHACA NEIGHBORHOOD HOUSING SERVICES, 2015 - present

Director of Community Relations – Ithaca, NY

Marketing, advertising, public relations, website management, event planning, and fundraising for affordable housing non-profit organization.

- Create all marketing materials to support the lending, real estate, and rental property departments.
- Managing new website build and its integration with a Salesforce CRM component.
- Developing a new brand with outside marketing firm to reflect INHS's growth outside of Ithaca and Tompkins County and its affiliation with another housing non-profit, Better Housing for Tompkins County.
- Responsible for some grant writing, and all major donor and individual fundraising, as well as annual report and annual meeting.
- Work closely with Executive Director, management staff, and Board on external communications.

ALTERNATIVES FEDERAL CREDIT UNION, 2007- 2014

Marketing Director – Ithaca, NY

All marketing, advertising, public relations, website management and event planning for a \$90 million asset community credit union.

- Created all marketing, promotional and advertising campaigns, and implemented via print, radio, direct mail, or Internet.
- Created and managed press release distribution, and relationships with local and national press.
- Developed and managed content on website on a daily basis.
- Coordinated all member and staff events.
- Worked with Board of Directors, COO, and CEO to establish branding and overall image.
- Created and implemented small and large-scale surveys and focus groups for members.
- Wrote monthly and quarterly newsletters.
- Worked with Directors of Development and Community Relations to help foster community partnerships, as well as to illicit grant funding to create new opportunities within credit union.
- Worked internally to create sustainability efforts and then promoted them to membership and rest of Ithaca area community.

UNIVERSAL MUSIC GROUP, CLASSICS DIVISION, 1999-2007

Director, New Media Marketing & Operations – New York, NY

Website development and management, as well as creation and implementation of online marketing campaigns for the country's largest classical music label group.

- Managed viral online marketing campaigns, including development of digital tools for projects ranging from Andrea Bocelli to the Wicked Original Broadway Cast Recording.
- Pitched Internet radio stations and music portals (e.g. AOL Music) for premium placement.
- Formulated and implemented complex consumer product database for iClassics.com (Universal Music's classical music marketing and commerce site), allowing for more detailed metadata than pop-driven database models. This schema became the model for data delivery to digital music vendors such as iTunes
- Coordinated and managed U.S., U.K. and Netherlands teams in building large-scale ecommerce website, iClassics.com, with a Content Management System that managed customer service, order management, editorial and product catalog updates. Worked closely with third-party website developers to create User Interface, Web and CMS specifications, and coordinated User Acceptance Testing.
- Day-to-day content management of iClassics.com, including editorial updates and managing a team of two in customer service and data-entry, and programmer for website fixes and enhancements. Work with in-house IT department to coordinate server/equipment issues and upgrades. Also managed 8-10 temps for larger database projects.
- Additional website development for Universal Classics artists: from initial talks with artist management to contracting of a development firm, to regular updates of site.
- Coordination with Marketing, Sales and Publicity departments for overall campaign strategy and implementation of marketing plans.

STERLING COMMERCE, 1995-1998

Product Specialist – Philadelphia, PA

Worked with industrial and retail associations to create CD/online product catalogs for distributor use.

- Worked with both industry leaders and internal production department to develop product catalog to suit each industry's needs. Helped implement the first computerized version of Auto and Truck industry's "interchange database."
- Collaborated with sales force to create strong marketing message and materials for distributors.
- Traveled to industry trade shows and presented product and marketing materials to members.

TVT RECORDS, 1993-1995

Domestic & International Sales Rep – New York, NY

Managed retail and wholesale accounts for independent music label.

- Accounts ranged from small mom & pop stores to large chains.
- Created new profit centers by opening export accounts in countries where TVT had no licensing deal in place.

ALLIANCE ENTERTAINMENT, 1991-1993

Domestic Sales Rep – Bethel, CT

Managed retail accounts for large music wholesaler.

- Worked in fast-paced, commission-based, phone-driven environment.

EDUCATION

Syracuse University

B.S. in Public Relations, May 1991

St. Joseph's University, Philadelphia
M.S. International Business, May 1999

COMPUTER SKILLS

Proficient in MS Office including Word, Excel, Access and PowerPoint; Adobe Photoshop and InDesign;
HTML; Content Management Systems

275 S. VanDorn Road
Ithaca, NY 14850

607-280-1441 Cell
ppaolangeli@gmail.com

Patricia Paolangeli

Education	Graduate	Ithaca High School	Ithaca, NY
	Graduate	T-S-T Boces Cosmetology	Ithaca, NY
	2003 to 2005	Phoenix University (Online)	Business Management courses (24 credits)
Certifications	2000	New York State Notary Public	
	2002	Nonprofit Housing Management Specialist, (NHMS®) Consortium for Housing & Asset Management	
		Former Accredited Residential Manager, (ARM®) with Institute of Real Estate Management (1998 to 2009)	
Additional Training	Neighborhood Works of America ® Training Institute Courses: CFO Convening workshops Annually (Business line budgeting, Cash Flow Analysis, Consolidating Financial Reports, & Asset Management) Financial Management for Decision Makers, Housing Management for a Nonprofit, Using Community Development Block Grants (Federal Funding) & Using HOME Program funds (Federal Funding), & other IREM courses. New York Tenant and Landlord Law (Lorman Training) Lead-Safe Work practices training/certifications (HUD sponsored) How to Handle people with tact and skill (Fred Pryor Seminar)		
Experience	2005 to Present	Ithaca Neighborhood Housing	Ithaca, NY
	Director of Finance		
	This position reports directly to the Executive Director. Budgeting, forecasting and strategic planning; preparation of financial statements; supervision of payments and collections; credit risk and treasury management; chief liaison with external auditing firms, government agencies, and financial institutions. Daily responsibilities highlighted below.		
	<ul style="list-style-type: none">• Manage 25+ Million dollar asset portfolio (Loan & Note Receivables and Real Estate)• Produce monthly financial statements for Finance Committee & Board.• Chairperson for the Finance Committee.• Grant contract compliance, monitoring & reporting. (Federal & State)• Maintain general ledger in MIP Fund Accounting.• Accounts payable & accounts receivable (Cash & Accrual).• Manage bank accounts with monthly reconciliation to General Ledger.• Human Resource Manager- Payroll, Benefits, 403b, FSA and SEP IRA's.• Maintain agency's insurance policies including, Health, Life, & Property.• Annual Financial Audit's. Parent Organization & LIHTC LLC's• Track and monitor loan receivables, pre-development & construction ledgers.• Cash flow projections.• Prepare annual budget with monthly budget to actual monitoring & reporting.		

1997–2005 Ithaca Neighborhood Housing Ithaca, NY

Assistant Property Manager

- Responsible for accounts payable & receivable for all rental properties (Process receipts, purchase offers, invoices, checks & filing).
- Pull end of month reports and close general ledger monthly and yearly.
- Process and track tenant security deposits.
- Process and make necessary journal entries and adjustments to general ledger.
- Track and maintain applicants, tenant records, property files, lease-ups.
- Track and maintain maintenance work orders. Generate monthly and quarter reports.

1995 to 1997 RABCO Management Ithaca, NY

Office Manager/Bookkeeper

- Account payable & receivable including payroll.
- Track and maintain and reconcile 5 bank accounts for different rental properties.
- Generate monthly operating statements for 4 different rental properties (380 Units).

1992 to 1995 Atlantic Mortgage Banking Ithaca, NY

Office Manager/Property Manager

- Accounts payable & receivable. Escrow Analysis. Process mortgage payments.
- Bank reconciliation for multiple accounts. Payroll and payroll reports
- Monitor assets & liabilities. Monthly account back up & reporting.
- Generate reports for U.S. Treasury Dept. & NYS Banking Department.
- Worked directly with accountants and participated in financial audits.

Skills

Proficient with the following PC Software programs and applications: Sage software (MIP Fund Accounting), Giftworks (Donor Software), Yardi Property Management (accounting), Quick Books Pro and all Microsoft Office programs.
Extensive knowledge of Federal Procurement Standards and Contract compliance; including NYS Affordable Housing Corp., Community Development Block Grants and HOME Program funds.
Excellent communication and time management skills.

References

Professional & Personal references available upon request.

Mayghen J. Johnson

Objective

Highly organized and efficient in fast-paced multitasking environment; able to prioritize effectively to accomplish objectives with creativity, enthusiasm, and humor.

Experience

2015- Current Ithaca Neighborhood Housing Services Ithaca, NY

Accounting Associate/ Grants Administrator

- Processes disbursement requests for State, Federal, and County funded grants and programs.
- Processes monthly and quarterly reports.
- Processes monthly management billing.
- Maintains receivables and updates corresponding spreadsheets or software.
- Prepares weekly deposits.
- Reconciles bank accounts monthly.
- Track open grants monitoring and compliance requirements.
- Processes weekly accounts payable.
- Provides audit assistance to the Finance Director.
- Prepares yearly 1009 Misc. forms.

TCHR Program

- Responsible for all invoice creation and file close out.
- Responsible for tracking and maintaining Emergency Material Fund.
- Processes all monthly, quarterly, and yearly reports.

2008- June 2015 Better Housing for Tompkins County Ithaca, NY

Senior Finance Clerk

- Processes bi-weekly accounts payable for six properties and seven programs.
- Reconciles monthly vendor statements.
- Maintains receivables for six properties and six programs.
- Prepares weekly deposits.
- Processes draw down requests for state and federally funded grants.
- Processes monthly management billing.
- Reconciles thirty-seven bank accounts monthly.
- Records bi-weekly payroll data into appropriate spreadsheet and payroll software.
- Maintains benefit spreadsheet.

TCHR Program

- Responsible for all data entry, invoice creation, and file close out.
- Responsible for tracking and maintaining Emergency Material Fund.
- Processes COFA Quarterly reports.
- Gathers and processes data for yearend reports.
- Makes client calls and referrals as needed.

607-342-6570 • Mjj1128@yahoo.com

Mayghen J. Johnson

Office maintenance

- Maintains office supply inventory.
- Orders supplies.
- Maintains office copier.

2007- 2008

Newfield Town Hall

Newfield, NY

Bookkeeper Assistant

- Worked with town bookkeeper to maintain records, billing, and payroll matters.
- Provided assistance for special events and the Youth Recreation Program.
- Provided other duties as assigned or requested.

2007- 2008

Covered Bridge Market

Newfield, NY

Prep Cook

- Prepared and organized food for prep and sale.
- Inventory
- Provided assistance to kitchen staff.

Skills

Computer Skills

Windows, Microsoft Excel, Microsoft Word, Microsoft PowerPoint, Microsoft Outlook, QuickBooks, Abila Accounting software, Evolution, and Filemaker.

Education

2007- 2009

Tompkins Cortland Community College

Dryden, NY

Associates in Business Administration

- Dean's List

2003-2007

Newfield Central School

Newfield, NY

High School Regents Diploma

Richard John Balliett

Objective

To obtain service related employment in small job repair with the elderly.

Experience

Prior to 1996 Self-employed, landscaping& Handy man Long Island, NY.

Landscaper & handyman

- Private estate manager / oversee all homes and grounds on estate.
-
-

January 1996 to April 2010 King Ferry Winery King Ferry NY.

Vineyard manager

- Oversee vineyard production off wine grapes on 27 ac.
- Maintenance of farm vehicles, and tractors
- Oversee job projects for up to 15 staff.

April 2010 to March 2011 New York Chiropractic College Seneca Falls NY.

Golf course grounds keeper

- All aspects of golf course maintenance.
-
-

March 2011 to present Ithaca Neighborhood Housing Services Ithaca, NY.

Home Repair Specialist

- Accomplish small home repair projects
- Coordinate or help manage special grant and loan opportunities for medium size repairs.
- Maintain project files, records, and quarterly and monthly reports.

Education

1973 to 1975 Long Island Lutheran High School Muttontown NY.

- High School Diploma

References

References are available on request.