

# **CURE Development HOME IMPROVEMENT PROGRAM**

## **THE STEPS TO REHABILITATION: A Guide to Home Improvement Program**

### **Introduction:**

This guide is an outline for applicants to the Home Improvement Program. C.U.R.E. is a non-profit organization that provides assistance to eligible homeowners for home improvements, renovations and code violations.

### **Step 1: Submission of Home Improvement Application**

All applications are to be completely filled out, signed, and copies of all required documentation must accompany the application. If you have a question as to what documents to submit, please contact CURE Development for assistance.

### **Step 2: Initial Review of Application**

Your application will be reviewed to determine eligibility. If additional documentation is requested, you will be notified in writing or by telephone. Please submit documents as quickly as possible. All applications are processed on a first- come first- served basis.

### **Step 3: Final Review of Application**

Once all documentation has been received and fully reviewed, CURE will schedule a site visit, prior to eligibility determination. Following the site visit, an appointment will be set up to meet at CURE's office to review and thoroughly explain the steps involved in the home improvement process for your project.

### **Step 4: Ineligibility**

If you are not eligible for home improvement assistance, you will be notified in writing with an explanation of denial.

### **Step 5: Ordering of Inspections**

If necessary, an inspection or engineering report will be ordered, followed by site visits to determine a Scope of Work.

### **Step 6: Bid Process**

**CURE** will prepare a Scope of Work and schedule appropriate contractors to visit your property to inspect the proposed work. All plumbers must have a Westchester County Plumbing License and electricians must have a Westchester County Electrical License. All contractors must also carry insurance, and should be certified MWBEs. You may recommend contractors to **CURE** for consideration. All proposals must state the appropriate Westchester County License number.

### **Step 7: Preparation of Contracts and Authorization to Begin Construction**

Once a bid is selected, contracts are prepared by CURE for signing by the homeowner and the Contractors.

The homeowner, Contractors and a **CURE** representative will meet for contract signing. Rehab work can now begin. If, in the course of rehabilitation, additional work needs to be performed which was not detailed in the original contract, a written change order must be approved and signed prior to the change order work being completed.

### **Step 8: Project Management**

**CURE** is Project Manager, and will conduct daily work inspections.

### **Step 9: Final Inspection**

Upon 100% completion of the contract work, a final inspection will be conducted. CURE will review the work with the homeowner and the contractors.

### **Step 10: Final Payment to Contractor**

A letter of final completion and acceptance of work will be prepared by **CURE** for the Homeowner, Contractor and **CURE** to sign off on. Contractor will provide any warranties required, and final payment to Contractor will be released.

### **Step 11: Homeowner review of costs**

CURE will provide homeowner with a spreadsheet detailing all costs as well as warranties and receipts. CURE will then file the Grant Enforcement Note and Mortgage with the Westchester County Clerk.

*For more information contact: CURE Development, 18 Warburton Avenue, Suite 2A, Yonkers, NY 10701. Phone: (914) 207-0648 Email: [james@curedevelopment.org](mailto:james@curedevelopment.org)  
[www.curedevelopment.org](http://www.curedevelopment.org)*