

AMSTERDAM PLUS ONE ADU PROGRAM

Providing support to eligible homeowners
in the City of Amsterdam,
Montgomery County, NY



PACKET 1 – INFORMATION & GUIDELINES



Amsterdam Plus One ADU Program

Stable Homes. Strong Families. A Stronger Amsterdam.

Packet 1 – Information & Guidelines

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Section 1. Program Overview

The Amsterdam Plus One ADU Program is part of New York State's five-year housing initiative to support homeowners in creating code-compliant Accessory Dwelling Units (ADUs). BCNI administers this program locally, in partnership with the City of Amsterdam, with funding provided through New York State Homes and Community Renewal (HCR). Grants of up to \$125,000 will be made available to help Amsterdam homeowners build or rehabilitate an ADU, which can be a basement apartment, garage conversion, backyard cottage, or addition. The program expands housing options, supports family members and caregivers, and helps owners generate rental income.

To qualify, homeowners must meet the following criteria:

- Own and live in their home as their primary residence
- Be in the City of Amsterdam, within an eligible zoning district (LDN, MDN, MRN)
- Demonstrate household income at or below 120% of Area Median Income (AMI)
- Commit to a 10-year compliance period, during which you must continue to live in the home as your primary residence and use the ADU according to local requirements
- Always use the ADU for family, caregiver, or long-term rental housing (no short-term rentals)

Section 2. Frequently Asked Questions (FAQs)

Q: What is an ADU?

An Accessory Dwelling Unit (ADU) is a secondary residence on the same lot as your primary home. It has its own sleeping, cooking, and bathroom facilities. ADUs can be basement or attic apartments, garage conversions, detached cottages, or additions. ADUs must be used for year-round housing. Short-term rentals like Airbnb or vacation use are strictly prohibited.

Q: How much funding is available?

Eligible homeowners can receive up to \$125,000 per project, from which up to 10% will be used for pre-development costs such as design, permits and project management costs. The rest must go toward construction or rehabilitation costs. As project costs for a given project may exceed the amount of grant funds available, homeowners may be required to contribute towards the total project cost. Furthermore, homeowners must be able to demonstrate the availability of funds (savings, loans, etc.) at the time of application or by the time of project award.

Q: Who can apply?

You may apply if you are an owner-occupant of a home in the City of Amsterdam within eligible zoning districts (LDN, MDN, MRN; *See Appendix D for the City Zoning Map*), your household income is at or below 120% of AMI for Montgomery County, and you are current on your mortgage, property taxes, and insurance. Please use the table below as a guide for determining household income eligibility. A full and complete determination of household income eligibility will be conducted by BCNI using the required documentation provided in a full application. Interested applicants may contact BCNI's Plus One ADU Program Staff for consultation and assistance in making an initial determination of household income eligibility.

Household Size by Number of Persons	Maximum Household Income @ 120% of AMI
1	\$ 80,250
2	\$ 91,650
3	\$ 103,200
4	\$ 114,600
5	\$ 123,900
6	\$ 132,900
7	\$ 142,200
8	\$ 151,350

Source hcr.ny.gov/income-limits 7-28-26

See Appendix A; Eligibility Policy for more information.

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Q: If I live in a manufactured (mobile) home, am I eligible?

No, mobile homes are not eligible.

Q: If my property has more than one building (excluding garages and carriage houses), am I eligible?

No, in Amsterdam, properties with additional residential and/or commercial buildings are not eligible.

Q: Who can live in my ADU?

Your ADU may be occupied by family members, caregivers, or long-term tenants. Short-term rentals such as Airbnb or vacation use are prohibited.

Q: What are 'Responsible Owner' requirements?

Responsible Owners must be current on their mortgage, property taxes, and utility payments, maintain adequate homeowner's insurance, have no unresolved liens or bankruptcies, and not be under investigation by regulatory agencies. Properties should also be clear of any zoning or code violations that are not immediately associated with a requested repair or rehabilitation need that may be addressed by the Plus One ADU Program.

Q: What expenses are covered?

Eligible costs include design, permits, environmental testing, construction, accessibility improvements, and modular units. Ineligible costs include demolition, landscaping, routine maintenance, taxes, insurance premiums, and debt payments. As a reminder, project costs for a given project may exceed the amount of grant funds available. Therefore, homeowners may be required to contribute towards the total project cost, and they must be able to demonstrate the availability of funds (savings, loans, etc.) at the time of application or by the time of project award.

Q: Can I choose my own contractor?

Yes, but you must obtain at least two competitive bids. Contractors must meet insurance requirements and otherwise be qualified to perform the requested services. Please note that if a homeowner wants to select a contractor with a higher bid than the lowest reasonable bidder, they will be responsible for the difference in cost.

Q: What happens if I sell my home?

If you sell during the 10-year compliance period, the buyer must assume the program obligations for the remaining term. If they do not, all, or a portion of the grant funds may need to be repaid based on a length of compliance formula.

Obligations are recorded as a Restrictive Covenant with the Montgomery County Clerk.

Q: How long do restrictions apply?

You must comply with program rules for 10 years after completion. This includes maintaining the ADU in habitable condition, using it for long-term housing, completing annual certifications, and allowing BCNI site visits in compliance with monitoring requirements.

Q: What if the ADU becomes vacant?

You must make good-faith efforts to find a long-term tenant. Short-term rentals are prohibited, and violations of use may result in recapture of funds.

Q: Do I need to contribute my own funds?

Not necessarily. BCNI will work with applicants to design units that meet their needs, while remaining within allowable funding limits. However, if your total project costs more than \$125,000, you must provide proof of additional financing to ensure a complete and occupiable unit at the end of the project.

Q: What is the application process?

In general, the application process is as follows:

1. Submit application and all required documents to BCNI
2. BCNI reviews eligibility (including household income verification) and inspects property, if necessary
3. Committee review and determination (approval and preliminary award or denial of application)
4. Grant Agreement signed
5. Design and permitting process completed
6. Contractor bidding administered with help from BCNI
7. Construction and project monitoring process completed
8. Construction completed and Certificate of Occupancy issued
9. Project close out and initiation of 10-year compliance and monitoring begins

Section 3. Program Procedures

Preface: This section outlines the program procedures for the Plus One ADU Program. This information is provided as guidance for potential applicants. BCNI reserves the right to modify these procedures as necessary during the administration of this program.

1. Intake and Initial Screening

Applicants submit a complete application packet including required documentation. BCNI staff conduct an initial screening to ensure completeness and eligibility based on program criteria (owner occupancy, income limits, property zoning, mortgage/tax status, insurance, etc.).

Incomplete applications are returned with a request for missing materials.

Completed applications are logged into the HCR file tracker and prepared for committee review.

2. Committee Review and Determination

The ADU Review Committee, composed of BCNI staff and municipal representatives, evaluates eligible applications. Applications are evaluated based on criteria outlined in the *Application Evaluation Policy; See Appendix B.*

The Committee will issue funding recommendations on a rolling basis as full applications are reviewed. BCNI will notify applicants in writing via a preliminary award letter or a denial notice.

Applicants may request a hardship review per HCR guidance; determinations are documented in the project file.

Program Supports

Upon preliminary award, BCNI provides the following technical assistance:

- Design and permitting guidance
- Budgeting and cost reasonableness review
- Contractor eligibility verification (insurance, licensing, debarment, non-collusion)
- Construction oversight and draw approvals
- Compliance coaching and monitoring

3. Design Phase (Typically 60 to 90 days including Planning Commission review)

During the design phase, homeowners engage architects/engineers (A/E) through at least two competitive proposals. If fewer proposals are received, BCNI documents the distribution list, prepares a bid log, and secures an independent cost reasonableness review. A/E contracts are uploaded to the project file.

Amsterdam ADUs must be approved by the Planning Commission upon design completion.

BCNI initiates required site-specific environmental review and SHPO consultation, as applicable. Clearance documents must be on file before construction bidding proceeds.

4. Construction Contract Phase (Typically 60 days)

Homeowners solicit at least two competitive bids for construction. If only one bid is received, BCNI retains the solicitation log, secures an independent cost review, and documents the exception.

BCNI verifies contractor qualifications and licensing (if required), insurance, debarment status, and non-collusion affidavit.

A tri-party agreement (Owner-BCNI-Contractor) or HCR-approved equivalent is executed and filed.

5. Construction Phase

Once contracts are executed, the contractor will be responsible for acquiring all necessary municipal permits (building, plumbing, electrical, etc.). Upon issuance of permits, construction will be scheduled to begin. BCNI provides oversight, conducts inspections, and authorizes drawdowns for contractor payment throughout the process.

Any change orders require prior approval by BCNI and must be documented in the project file. Final inspections are required before the Certificate of Occupancy is issued.

6. Post-Construction Compliance

Upon completion, homeowners enter a 10-year compliance period. Restrictions are enforced via a recorded Restrictive Covenant with the Montgomery County Clerk.

Compliance requirements include:

- ADU use limited to family or caregiver occupancy
- No short-term rentals (Airbnb, VRBO, etc.)
- Annual compliance certifications
- Biennial site visits by BCNI staff

Homeowners complete landlord training (if required) and receive a compliance handbook.

Acknowledgment forms are filed in the project record.

7. Project File Documentation

BCNI maintains a complete project file in the HCR file tracker. Required documents include, but may not be limited to, the following:

- Application and eligibility determination
- Committee review records and funding decision
- Preliminary Awardee Letter and Grant Agreement (or denial letter, if applicable)
- Approved scope of work
- SHPO correspondence/clearance (if applicable)
- Site-specific environmental certification
- Lead documentation and clearance (impacted units)
- Bid solicitation log(s) and proposal(s) for all contracted services
- Tri-party agreement (Owner-BCNI-Contractor)
- Cost reasonableness analysis
- Municipal permits
- Inspection and draw records
- Project set-up and completion forms (HCR)
- Recorded Restrictive Covenant and compliance documentation
- Photos – before and after

8. Financial Management

BCNI will manage Program funds in compliance with HCR requirements. Disbursements will be authorized only after inspections confirm work completion and proof of contractor payment. All transactions are documented and reconciled per Schedule B of the Administrative Plan.

Plus One ADU Program

APPENDICES

Appendix A – Plus One ADU Program Applicant Eligibility Policy

Preface: This appendix provides the full Eligibility Policy, governing who may apply, property requirements, and allowed activities.

Applicant Eligibility Criteria

Applicants must meet specific criteria to qualify for the Plus One Accessory Dwelling Unit (Plus One ADU) Program. As the Local Program Administrator (LPA), Better Community Neighborhoods, Inc. (BCNI) will ensure these standards are consistently applied to all applicants to maintain fairness and compliance. BCNI will verify eligibility through site inspections, public record reviews, and, when necessary, by requesting additional documentation. Applicants who do not meet the requirements, as detailed in *Appendix B; Application Evaluation Policy*, will be excluded from funding consideration.

Accessory Dwelling Unit (ADU) Definition:

An accessory dwelling unit, or “accessory use or accessory structure” is defined as a secondary residence on the same lot as a primary dwelling with features that allow a complete habitable space that includes provisions for sleeping, cooking, and sanitation. Local codes define in which zones these units can be built or improved on. The definition can vary according to local codes, and typically contains size and height restrictions, parking requirements, design and compatibility with local code standards.

- Attached ADUs: within structure, including basement or over-garage apartments
- Detached ADUs: standalone backyard cottages, tiny/modular homes

Please note: The primary residential unit **MUST** be occupied by the property owner and the ADU must be a family member related by blood or marriage, such as elderly parents and dependent adult children or a caregiver, or be used as a long-term rental.

Activity Eligibility

Plus One ADU funds can only be used for the creation of a safe, decent, and marketable ADU on a property, either by rehabilitating and repairing an existing ADU or by the conversion of an existing space, or the creation of a new attached or stand-alone structure.

Eligible Expenses:

- Pre-development soft costs associated with establishing an ADU, generally consisting of:
 - Permits and fees
 - Architectural, engineering, and design services
 - Project-specific attorney fees
 - Health and safety testing costs, such as lead testing and clearances
- Construction costs, such as materials to make rehabilitated or converted units legal, safe, and accessible; or to build new units. All professional service contractors must be determined to be qualified, fully insured and currently licensed with New York State and/or the City of Amsterdam, as required by their trade or skill.
- Purchases of modular units to be attached to the primary residence or accessory structure.
- Site work, **BUT ONLY** if:
 - It is specifically required for the repair or ongoing maintenance of the structure itself (e.g., re-grading around foundation to fix basement flooding issues)
 - It is required for building accessibility purposes
- Fixtures:
 - Permanent fixtures (e.g., built-in cabinets, bathtub, etc.)
 - Removable fixtures and appliances if necessary for the occupancy of assisted units

Ineligible expenses:

- Demolition and removal of a home
- Landscaping, and routine property maintenance
- Property taxes, insurance premiums, or debt payments
- Work completed prior to selection and award is not eligible for reimbursement

Property Eligibility

- Property must contain no more than 4 units and be within the City of Amsterdam
- Property must comply with local Zoning Regulations including Planning Commission and Special Use Permit approvals as applicable.

- Property must be in the following zoning districts in Amsterdam:
 - Low Density Neighborhood (LDN)
 - Medium Density Neighborhood (MDN)
 - Medical Residential Neighborhood (MRN)
 - *See Map in Appendices*
- Properties in bank or tax foreclosure or pre-foreclosure proceedings are not eligible.

Property Ownership Eligibility

Applicants must be the legal owner(s) of the property proposed for the ADU, and this must be the participants' primary and permanent residence. Ownership is defined as holding a fee simple title as evidenced by a warranty deed, bargain for sale deed, a quit claim deed, or having an approved lease hold interest and improvement.

Eligible ownership includes:

- Homes owned by a Trust: allowed if the participant is one of the listed beneficiaries and an occupant.
- Homes owned by an LLC: allowed if the participant is one of the shareholders and an occupant; permission from other shareholders required.
- Homeowners with Living Trusts/Irrevocable Trusts: allowed if the participant is the occupant of the home; if not an occupant and the program is to benefit another beneficiary, that beneficiary's name must be on the deed and the beneficiary/occupant must meet all eligibility criteria for the program.

BCNI will require documentation to support ownership eligibility.

Responsible Owner Verification

To qualify, property owners must:

- Be current on mortgage payments for all properties they own (and any loan(s) secured by the proposed assisted property).
- Be current on all property taxes (City, School, Town, etc.)
- Be current on utility payments for the proposed assisted property.
- Hold an active comprehensive property insurance policy for the assisted property.
- Have no unresolved federal, state, or local liens against the property requiring assistance.
- Be free of bankruptcy proceedings at the time of application.
- Be free of any code compliance issues or other violations (i.e. zoning)

BCNI will collect and verify documentation to substantiate these criteria, including but not limited to payment records, insurance policies, and attestations of compliance.

The following applicants are Ineligible:

- Applicants and/or properties that do not meet the established eligibility criteria.
- Applicants with familial or financial ties to BCNI employees or board members (unless a waiver is granted and publicly disclosed).

Appendix B – Plus One ADU Program Application Evaluation Policy

Preface: This appendix explains how applications are reviewed and prioritized by the ADU Committee.

Purpose: The purpose of this policy is to establish a fair and transparent process for evaluating applicants for the Plus One ADU Program (Plus One ADU). BCNI will allocate funds in a way that provides the greatest relief to responsible property owners, while ensuring that the ADU is compliant with local zoning regulations, program requirements, and does not negatively impact community character. Additionally, this policy includes safeguards against conflicts of interest, promotes collaboration with stakeholders, and is subject to regular review and updates to reflect community needs and program goals.

Evaluation Process

Applications will be reviewed on a rolling basis with a focus on owner need and capacity, and project readiness, alignment with community desires, and zoning requirements, while providing alignment with the goals of the Plus One program. The evaluation process is designed to ensure fair and efficient allocation of resources by assessing applications against established criteria.

Applications will be reviewed holistically based on the key considerations outlined below, using the form at the end of this document. All decisions will be documented and retained to maintain transparency and consistency in the evaluation process.

Key Considerations for Application Evaluation

1. Applications Fully Meeting Eligibility Criteria

Only applications that fully satisfy all requirements outlined in the Applicant Eligibility Policy will be considered for funding. Incomplete applications will not be considered until all required information is provided and meets Plus One ADU eligibility requirements. Applicants will have the opportunity to correct deficiencies and resubmit for review.

2. Existing Property Condition and Code Compliance status

3. Ownership stability and ability to manage an ADU

4. Project Readiness

Applications that include complete documentation, secured financing for any required additional work, necessary permits and/or approvals, and a feasible construction and/or rehabilitation timeline will be evaluated favorably compared to projects that require further approvals or funding.

Special Considerations

1. Projects that assist low- or middle-income property owners, who otherwise would not qualify for construction financing through financial institutions or who don't have enough savings to pay for the construction or preservation of an ADU absent this funding.
2. Projects where required building permits would be approved by the local authorities without a lengthy and/or onerous zoning variance approval process.
3. Projects that would result in an ADU affordable to local low-income renters (in accordance with code).
4. Projects located near public transportation.

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PROJECT SELECTION REVIEW SHEET

Applicant(s): _____

Property Address: _____

Property located in eligible zoning district? ____ LDN ____ MDN ____ MRN

Proposed ADU Usage: ____ Relative ____ Caregiver ____ Long-term Renter

Household is Income Eligible (*at or below 120% of AMI for Mont. Co.*)? Yes ____ No ____

Existing Property Condition and Code Violations (____ *Check here if no code violations*):

Owner demonstrates ability to manage and maintain ADU:

Yes ____ No ____ Additional Information, if needed:

Confirmed ability to remove ADU if needed:

Yes ____ No ____ Additional Information, if needed:

Project proposal demonstrates readiness/completeness and detail of application:

Yes ____ No ____ Additional Information, if needed:

Could owner undertake the project without Plus One ADU Program funding?

Yes ____ No ____ Additional Information, if needed:

Does owner demonstrate availability of required non-Program funds necessary to complete the project as designed? Yes ___ No ___ Additional Information, if needed:

Does project comply with local ADU intent and are variances required?

Intent: Yes ___ No ___ Variances: Yes ___ No ___

Additional Information, if needed:

Will a real property tax exemption be available upon completion?

Yes ___ No ___ Additional Information, if needed:

Is anticipated tenant(s) a low-income person(s) (*at or below 80% of AMI for Mont. Co.*)?

Yes ___ No ___ Additional Information, if needed:

Distance from nearest CDTA stop? _____

General reviewer comments or concerns?

Determination of Priority: High _____ Medium _____ Low _____

Reason for determination:

Appendix C – Plus One ADU Program Dispute Resolution Plan

Preface: This appendix contains the full Dispute Resolution Plan for the Plus One ADU Program.

I. Purpose: The purpose of this Dispute Resolution Plan is to establish a clear, fair, and structured process for resolving disputes between Participants (Property Owners) and Contractors under the Plus One ADU Program, which BCNI is administering locally as the Amsterdam Plus One ADU Program (Plus One). This plan applies to disputes arising from the Amsterdam Plus One Participant Agreement, contract, or any written agreement related to the program.

II. Scope of Disputes Covered:

This Dispute Resolution Plan applies to disputes related to:

1. Project Timelines
 - o Delays in construction beyond agreed schedules.
 - o Contractor failing to start or complete work within the agreed timeframe.
2. Quality of Work
 - o Workmanship that does not meet quality and compliance standards.
 - o Failure to adhere to local building codes and regulations.
 - o Structural or safety issues resulting from the contractor's work.
3. Scope of Work Disputes
 - o Claims that certain work falls outside the agreed scope.
 - o Disagreements over materials, labor, or additional work.
4. Inability or Failure to Uphold Obligations
 - o Either party failing to meet their contractual obligations (e.g., contractor not completing work, participant not providing access to the property).
5. Final Participant Completion Sign-Off
 - o Disagreements over whether the work is satisfactorily completed.
6. Contractor Payment Disputes
 - o Refusal to pay the contractor due to disputes over work quality or timeline compliance.
 - o Discrepancies in invoicing and approved project costs.

III. Notification of Dispute

Step 1: Written Notice Requirement

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1. A party involved in a dispute must submit a formal, written notice to BCNI within 5 business days of identifying an issue.
2. The notice must include:
 - o Date of dispute identification
 - o Detailed description of the issue
 - o Relevant documents (e.g., contracts, invoices, project plans)
 - o Photos (if applicable)
 - o Previous communication attempts to resolve the issue
 - o Requested and/or proposed resolution by the party filing the complaint

Step 2: Acknowledgment & Initial Review

1. BCNI will acknowledge receipt of the dispute in writing within 3 business days of receiving the dispute notice.
2. BCNI will review the dispute, request additional documentation if needed, and communicate with both parties.

IV. Dispute Resolution Process

Step 1: Informal Resolution (Within 10 Business Days of BCNI Acknowledging the Dispute Notice)

BCNI will attempt to mediate an informal resolution within 10 business days of receiving the dispute notice. The process includes:

1. Facilitating direct communication between the Participant and Contractor.
2. Clarifying contractual obligations to ensure all parties understand the agreement terms.
3. Negotiating a corrective action plan, if necessary.
4. Documenting the agreed-upon resolution in writing.

Possible Outcomes:

- Agreement is reached → Documented, signed by both parties, and stored in project files.
- No agreement → Proceed to Step 2 (Inspection & Investigation).

Step 2: Site Inspection & Investigation (Within 5 Business Days of Failed Informal Resolution)

If the dispute is not resolved informally, BCNI will:

1. Conduct an on-site inspection within 5 business days to assess the situation (for disputes involving work quality, completion, or compliance).
2. Interview both parties to collect additional information.
3. Take photos/videos to document findings.
4. Compare findings against the agreed Scope of Work and program guidelines.

Possible Outcomes:

- If work is substandard or incomplete, the contractor may be required to correct issues at their expense.

- If the participant is found at fault, they may be required to approve the completed work or make necessary payments.
- If parties still do not agree, the case proceeds to mediation.

Step 3: Formal Mediation (Within 10 Business Days of Failed Site Inspection & Investigation)

1. BCNI will schedule a formal mediation meeting.
2. The mediation session will be moderated by BCNI or a neutral third-party mediator.
3. Both parties will present:
 - o Documentation supporting their claim.
 - o A proposed resolution.
4. The mediator will attempt to negotiate a fair resolution.

Possible Outcomes:

- Successful mediation → The agreed-upon resolution is documented and signed.
- Unsuccessful mediation → The dispute escalates to a final BCNI determination.

Step 4: BCNI Determination (Within 5 Business Days of Failed Mediation)

If mediation fails, BCNI will:

1. Review all evidence and issue a final determination.
2. Provide a binding resolution, which may include:
 - o Corrective action plan for the contractor.
 - o Payment adjustments (e.g., reduced or withheld payment).
 - o Final acceptance of work with conditions.
 - o Recommendations for legal action if needed.

V. Escalation to HCR (If Necessary)

If the dispute remains unresolved, BCNI will:

1. Notify NYS Homes and Community Renewal (HCR), Office of Community Renewal (OCR).
2. Submit:
 - o The original dispute notice.
 - o All supporting documentation (inspection reports, mediation records, emails, etc.).
 - o BCNI's final determination.
3. Provide a recommended course of action.
4. Await HCR's final decision, which is binding.

VI. Compliance & Enforcement

Failure to Comply with the Dispute Resolution Process

If either party refuses to comply:

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- Contractor Non-Compliance:
 - BCNI may withhold payment.
 - The contractor may be removed from the approved bidder list.
 - Legal action may be pursued.
- Participant Non-Compliance:
 - BCNI may terminate the Participant Agreement.
 - The participant may be required to repay grant funds.

Final Decision is Binding

- BCNI's final determination is binding unless overturned by HCR.
- Appeals to HCR must be submitted within 10 business days.

VII. Documentation & Record Keeping

1. BCNI will maintain detailed records of:
 - All dispute resolution efforts.
 - Correspondence and communications.
 - Inspection reports and mediation notes.
 - Final resolution agreements.
2. All records will be stored in project files and available for OCR review.

VIII. Summary of Timeline for Dispute Resolution

Step	Action	Deadline
Step 1	Dispute Notice Submission	Within 5 business days of issue occurrence
Step 2	BCNI Acknowledges Receipt	Within 3 business days of receiving notice
Step 3	Informal Resolution	Within 10 business days of BCNI acknowledgment
Step 4	Site Inspection	Within 5 business days of failed informal resolution
Step 5	Formal Mediation	Within 10 business days of failed site inspection
Step 6	BCNI Final Determination	Within 5 business days of failed mediation
Step 7	Escalation to HCR	Within 5 business days of LPA final decision

VIII. Conclusion

This Dispute Resolution Plan ensures timely, transparent, and equitable resolution of conflicts while maintaining compliance with Amsterdam Plus One guidelines. BCNI is responsible for good-faith efforts in dispute resolution, with HCR oversight for unresolved matters.

Appendix D – City of Amsterdam Zoning Map



Sample Agreements

Preface: The following sample agreements are included for reference. Applicants should review these documents carefully before moving to Packet 2.

- **Owner-BCNI Grant Agreement:** Outlines terms, conditions, and compliance obligations, including the 10-year regulatory period.
- **Contractor-Owner Agreement:** Establishes scope of work, insurance requirements, and contractor responsibilities.
- **Restrictive Covenant:** Filed with the Montgomery County Clerk, binding for 10 years, prohibiting short-term rentals and ensuring compliance.