

Anne Saylor, Housing Coordinator

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Funding Available to Senior Citizens for Home Repairs

Poughkeepsie... Dutchess County Executive Marcus J. Molinaro has announced the availability of funding to help senior citizens complete minor to moderate rehabilitation on their homes.

Dutchess County Housing Coordinator Anne Saylor said, "This program is designed to assist seniors make necessary home safety repairs that may be otherwise be too costly or difficult for them to do on their own. Low and moderate income seniors can take advantage of zero percent loans and deferred payment, up to \$20,000, to make these repairs."

The program provides zero percent loans and deferred payment loans up to \$20,000 to income eligible senior citizens. Loans are repaid through a monthly payment while deferred payment loans have no monthly payment and are repaid when the homeowner leaves or sells the property. The type of assistance to be provided is based on income. Households making between 0-50% of the county median receive deferred payment loans and households making between 50-80% of the county median receive zero percent interest loans.

Eligible repairs include minor to moderate rehabilitation necessary to alleviate building code violations. The focus of the program is repairs to "major systems" such as: roofs, furnaces, decks/porches, structural problems, handicapped accessibility, electrical, and plumbing. Properties with necessary repairs that substantially exceed \$20,000 will not be

eligible for assistance.

Eligible properties include single-family detached properties. In Dutchess County, a home must be valued at or below \$247,285 to be eligible for the program. This limit is established annually by the federal government. Generally, the “full market value” listed on a homeowner’s most current property tax bill is used to determine this value. Mobile homes, condominiums and townhouses are not eligible for the program.

Eligible applicants must be 62 years of age or older and their household income must be below the following maximums:

<u>Family Size</u>	<u>Income Limits</u>
1	\$45,500
2	\$52,000
3	\$58,500
4	\$65,000

Eligible applicants must be named on the deed as an owner. Eligible applicants can have other persons on the deed as long as they are also one of the owners. Life tenants and properties owned by trusts are ineligible. Applicants must show the Dutchess County property is their principal residence.

For 2012 eligible properties may be located in any Dutchess County municipality except the City of Poughkeepsie, which has its own CDBG allocation and program, and the towns of Fishkill, East Fishkill and Village of Wappingers Falls.

The Town of Fishkill, Town of East Fishkill and Village of Wappingers Falls will be participating in the program in 2013. Applicants from these three communities will be put on a mailing list and their applications will be mailed in early

January 2013.

Guidelines and applications are available by contacting the Dutchess County Department of Planning and Development, 27 High Street, Poughkeepsie, NY 12601 at [\(845\) 486-3600](tel:8454863600) or at the County's website: www.dutchessny.gov

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