



News Release

DEPARTMENT OF PLANNING & DEVELOPMENT

27 High Street ♦ Poughkeepsie, NY 12601

Phone: (845) 486-3600 ♦ Fax: (845) 486-3610 ♦ e-mail: plandev@co.dutchess.ny.us

Date: March 30, 2011

For Further Information, Contact:

Anne Saylor, Housing Coordinator

Dutchess County Dept. of Planning and Development

(845) 486-3600

Funding Help Available for Senior Citizens to Make Needed Home Repairs

Poughkeepsie... It can be difficult for many senior citizens, particularly those on limited, fixed income, to find money to pay for needed home improvements. Dutchess County's *Senior Citizen Owner-Occupied Property Rehabilitation Program* is designed to help low and moderate income senior citizens get minor to moderate rehabilitation work done on their homes. Funding is available through this program to complete repair work and help senior citizens remain in their home longer without worrying about how to pay for costly repairs.

Commissioner of Planning and Development Kealy Salomon said, "This program is designed to help seniors who wish to maintain their independence but struggle with the cost and process of completing necessary home repairs. Low and moderate income seniors can take advantage of zero percent loans and deferred payment, up to \$20,000, to make these repairs."

The *Senior Citizen Owner-Occupied Property Rehabilitation 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. Additionally, the federal funding source for this program limits assistance to "modest" homes. In Dutchess County, a home must be valued at or below \$256,025 to be eligible for the program. This limit is established annually by the federal government. Generally, the County can use the "full market value" listed on a homeowner's most current property tax bill 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	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400

Properties that are owned, in whole or in part, by people who do not reside in the property or by a trust are eligible so long as the eligible applicant (the income eligible senior) has retained a life estate in the property. Applicants must show the Dutchess County property is their principal residence.

Eligible properties may be located in any Dutchess County municipality except the City of Poughkeepsie, which has its own CDBG allocation and programs, and the Town of Fishkill, Town of East Fishkill and Village of Wappingers Falls, where local officials have chosen not to participate in the assistance program.

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 or at the County's website: www.co.dutchess.ny.us.

###