

Funds Available to Assist Senior Citizens with Home Repairs

Dutchess County Executive Marcus J. Molinaro has announced the availability of funding to help senior citizens complete minor to moderate rehabilitation on their homes through the County's Senior Rehab Program.

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. 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.

Dutchess County Executive Marc Molinaro said, "Our program helps seniors who wish to remain in their home but struggle with the high cost and sometimes overwhelming process of locating and dealing with a contractor. Low- and moderate-income seniors can access up to \$20,000 to make these repairs. We can make the process easier for senior by helping with developing the scope of work, selecting a contractor and monitoring the project."

Eligible applicants must be 62 years of age or older at the time of application. They must be named on the deed as an owner, and their total household income must be below the following maximums:

Family Size Income Limits

1 \$52,850

2 \$60,400

3 \$67,950

4 \$75,500

Other parties may be named on the deed as long as the applicant is also one of the owners. Life tenants, properties owned by trusts, and properties with reverse mortgages are ineligible. Applicants must show the property is their principal residence. 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. The property must have a minimum of \$1,000 in repairs. Routine maintenance, such as cleaning gutters and painting, is ineligible.

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 \$253,000 for 2019 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 properties may be located in any Dutchess County municipality except the City of Poughkeepsie, which has its own Community Development Block Grant allocation. 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.