



News Release

OFFICE OF THE COUNTY EXECUTIVE

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Funds Available to Assist Senior Citizens with Home Repairs

Poughkeepsie... Dutchess County Executive William R. Steinhaus has announced the availability of funding to help senior citizens complete minor to moderate rehabilitation on their homes.

County Executive Steinhaus said, "Our successful senior home repair program is designed to assist seniors who may be struggling to maintain their home. Low and moderate income seniors can take advantage of zero percent loans and deferred payment, up to \$20,000, to make necessary home repairs. With the tough economy we are in, this program is more vital than ever before."

The program provides zero percent loans and deferred payment loans up to \$20,000 to income eligible senior citizens. Loans are repaid through 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.

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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, septic, handicapped accessibility, electrical, and plumbing. Properties with necessary repairs that substantially exceed \$20,000 will not be eligible for assistance.

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	\$44,800
2	\$51,200
3	\$57,600
4	\$64,000

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 and Village of Millbrook, 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.

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