

The Dutchess County Department of Planning is outreaching to community leaders and organizations regarding the availability of funding through the Dutchess County Senior Citizen Owner-Occupied Property Rehabilitation Program. This program helps income eligible senior citizens (62 years or older) complete minor to moderate rehabilitation on their homes.

A flyer about the program is attached. We would appreciate it if you could post or distribute within your organization as appropriate. Please also feel free to forward this e-mail.

In brief, the program provides zero percent loans and deferred payment loans up to \$20,000 to eligible homeowners at or below the following income limits:

<u>Family Size</u>	<u>Income Limits</u>
1	\$44,950
2	\$51,400
3	\$57,800
4	\$64,200

Loans are provided at 0% and are repaid through a monthly payment. 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.

Eligible properties include single-family detached properties. Mobile homes, condominiums and townhouses are ineligible for assistance. The funding source for this program limits assistance to “modest” homes. In Dutchess County, a home must be valued at or below \$247,285 to be eligible for the program.

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 may be located in any Dutchess County municipality except the City of Poughkeepsie, which has its own program, 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.

Detailed 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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