

HOW DO I DECIDE WHAT WORK TO DO?

The Program Coordinator will inspect each property with the owner to identify improvements that can be made with assistance under this program. A written description of that work will be prepared for review and approval by the owner.

The Program Coordinator will identify all improvements that are needed to meet local codes and remove any health and safety hazards in the property. Those problems must be addressed if any assistance is provided for the property.

HOW DO I FIND A CONTRACTOR?

The Program Coordinator will identify local contractors who have been approved for work under this program. Of course, property owners may also select contractors who will be asked to give proposals for this work. All contractors must be approved by the Program Coordinator before they can work on any property where assistance is being provided under this program.

CAN I DO SOME OF THE WORK MYSELF?

Yes. Owners who can satisfy the Program Coordinator that they are capable of doing their own work in a timely and competent manner will be permitted to work on their own properties with assistance under this program.

WHAT STRINGS ARE ATTACHED?

All code violations must be corrected if assistance is provided under this program. In addition, applicants must agree not to sell their homes for five years after all work is completed.

HOW DO I APPLY FOR ASSISTANCE?

This program is being administered by Hamilton County with assistance from **Avalon Associates, Inc.** The Program Coordinator can be reached as follows:

333 Glen Street
P.O. Box 746
Glens Falls, NY 12801
Telephone: 518/798-0777
Fax: 518/798-0779
Office Hours: 9:00 am - 5:00 pm

Special appointments can be made for other times.

This program is supported by a grant from the NYS Housing Trust Fund Corporation (HTFC) using funds from the U.S. Department of Housing and Urban Development (HUD) under the HOME Investment Partnerships Program.

Hamilton County

HOME Improvement Program

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Hamilton County

HOME Improvement Program

The purpose of this program is to improve Hamilton County by promoting repair and rehabilitation of the existing housing stock. The primary objective is to eliminate any conditions that might become hazardous to the health or safety of the occupants of homes throughout the county. Insulation and weatherization and other repairs or improvements will also be encouraged.

ELIGIBILITY REQUIREMENTS

Assistance will be available for single family owner-occupied homes located anywhere in the county. Applications for assistance must be filed by the property owner. Proof of ownership will be required in the form of a deed, or land contract recorded in the office of the County Clerk. Life tenancy agreements can also be accepted as proof of ownership.

Applicants must secure adequate insurance for the property before any work is done under this program. In addition, all real estate taxes must be paid and charges for all other public services (water & sewer, if available) must be current for the property where improvements are being considered and all other properties owned by the applicant in Hamilton County.

PRIORITY FOR ASSISTANCE

Preference will be given to applicants with the greatest need based on the deficiencies found in their homes and their financial ability to deal with those problems, as outlined below:

1. Applicants with household income at the public assistance level (below 30% of median) will be given preference over lower income households (with income between 31% and 60% of median).
2. Applicants with fixed income (retirement, disability, social security, etc.) will be given preference over those with income from sources that could increase in the future.
3. Preference may be given to cases where emergency repairs are needed to eliminate problems that are an immediate threat to the structural integrity of the house or the health and safety of the occupants.
4. Preference may be given to cases with serious code violations if those problems could become a threat to the structural integrity of the home or the health and safety of the occupants.

The program guidelines also establish priorities for the kind of improvements that will be considered for assistance, as follows: 1) health and safety improvements required to comply with applicable local and state codes; 2) energy related improvements; and 3) other improvements needed to address problems in the house.

FINANCIAL ASSISTANCE Owner-Occupied Single-Family Homes

Owner-occupants who qualify as lower income may apply for financing assistance to cover 100% of the cost of eligible improvements in their homes (up to \$20,000 maximum). That financing will be available in the form of deferred payment loans, which will not be repaid if the owner remains in the house and complies with all program guidelines for five years after the work is completed. Subordinate liens will be recorded in the County Clerk's office to enforce this requirement.

HUD INCOME LIMITS

Owner-occupants are eligible for assistance if their household income is less than 60% of the median (adjusted by family size). Priority will be given to those applicants whose household income is less than 30% of the median. These income limits are revised annually by HUD.

<u>Family Size</u> (Effective March 8, 2006)	<u>Household Income</u> (Eligible) (Priority)	
1-Person	\$20,950	\$10,500
2-Person	\$23,950	\$12,000
3-Person	\$26,950	\$13,450
4-Person	\$29,950	\$14,950
5-Person	\$32,350	\$16,150
6-Person	\$34,750	\$17,350
7-Person	\$37,150	\$18,550
8-Person	\$39,550	\$19,750