

Village of Gouverneur HOME Improvement Program

Mayor, Dorothy Vorce,

Trustees: Michael Bartholomew, Joseph House, George Harder, John Washburn

HOME Improvement Program

The purpose of this program is to improve the Village of Gouverneur 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 village. Insulation and weatherization and other repairs or improvements will also be encouraged.

ELIGIBILITY REQUIREMENTS

Assistance will be available to help pay the cost of eligible improvements in owner-occupied 1-4 family properties with owners and tenants who qualify as lower income (household income below 60% of median). Applications must be filed by the property owner. Proof of ownership will be required in the form of a deed or land contract that is recorded in the office of the County Clerk.

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) must be current for the property where improvements are being considered and all other properties owned by the applicant in the Village of Gouverneur.

Priority for Assistance

Preference will be given to those cases where special needs are demonstrated, including:

- Households with income at the public assistance level (below 30% of median) will be given preference over lower income households (31% and 60% of median).

- Households with fixed income (retirement, disability, social security, etc.) will be given preference
- Preference may be given to properties with emergency repairs to eliminate problems that are in immediate threat to the structural integrity of the building or the health and safety of the occupants.
- Preference may be given to properties with serious code violations if they are a threat to the integrity of the structure or the safety of the occupants. All code violations must be addressed and other needed improvements should be included in those projects.

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 property.

FINANCIAL ASSISTANCE

Deferred payment loans will be available to cover 100% of the cost of eligible improvements (max. \$20,000/u.) in qualified housing units. Those loans will not be repaid if the applicant maintains ownership of the property and rents any apartments to lower income tenants with rents that do not exceed the current rent limits during a five or ten year regulatory period after the work is completed. Subordinate liens will be recorded in the county clerk's office to enforce these requirements.

INCOME LIMITS

Applicants must qualify under these income limits when the property is approved for assistance.

Family Size	Household Income	
	Effective Feb. 11, 2005	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	\$39,500	\$19,750

Rent Limits

Rent for any apartment (including utilities paid by the tenant) must not exceed these limits.

0-Bedroom	\$427/month
1-Bedroom	\$428/month
2-Bedroom	\$515/month
3-Bedroom	\$652/month
4-Bedroom	\$712/month

How do I decide what work to do?

The Rehabilitation 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 Rehabilitation 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 Rehabilitation 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 Rehabilitation 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 Rehabilitation 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 the property for five years after all work is completed; and during that five year regulatory period, any apartment in the property must be rented to an eligible lower income tenant with rent (including utilities paid by the tenant) that does not exceed the current applicable fair market rent limit.

How do I apply for assistance?

Call or visit the Rehabilitation Office in the Municipal Building at 33 Clinton Street. Regular office hours are 8:30 AM until 4:30 PM on weekdays. Special appointments can be made for other times. Please ask for:

Ralph Brungard
Rehabilitation Coordinator
Telephone: 287-0403