

Program Abstract/Introduction

Town of Dryden will use \$500,000.00 in NYS CDBG funding to assist 17 low- and moderate-income homeowners to complete rehabilitation and repair activities. Subrecipient partner Ithaca Neighborhood Housing Services (INHS) will build on past success delivering these services through the nonprofit's existing rehabilitation programs for substandard homes. In addition to addressing structural repairs and addressing major systems, INHS will provide energy efficiency improvements and partner with other nonprofits offering energy efficiency programs to lower energy cost burdens for participating households.

In order for CDBG funds to be available to a homeowner for assistance, the condition of the home must be able to meet funder condition requirements of 5 years of life on all major systems post-construction and estimated work to bring the home to meet the condition requirements must be within the program budget. Homes assisted must also follow federal lead paint rules. CDBG funding will not allow work on manufactured housing in parks. INHS does have other funding that has more flexible standards. If CDBG funds are not possible for a homeowner, INHS can try to help with other funding. Pre-applications are available on the INHS website: <https://www.ithacanhs.org/homerepairs>, and in the INHS office at 115 W. Clinton St., Ithaca, NY 14850. Potential applicants can also call 607-277-4500 x511 to request an application be mailed to them.

Community Needs Description

1. In Town of Dryden 40% of households are low- to moderate- income. Around 41% of Town of Dryden's existing housing stock (or 2,599 homes) are more than 60 years old, 17% were built before 1940. Data provided by a 2019 Housing Study indicates that 38% of the Town of Dryden's homes are substandard. 67.9% of homes in the Town of Dryden are owner-occupied.

Despite continuous rehab programs provided by program subrecipient, Ithaca Neighborhood Housing Services (INHS), additional need is evident. INHS currently has a waitlist of 49 prospective LMI clients that are in need of repairs in the Town of Dryden. The specific work requests from families on the waitlist indicate a full spectrum of housing rehab needs from across the proposed service area.

2. The 2019 Town of Dryden Housing Conditions Survey identifies a need for further assistance in housing rehabilitation needs for the Town of Dryden. Of the 3,260 properties assessed, 1,227 (38%) were considered substandard, meaning that there was one or more major structural defects to the home. Among those homes, 765 were considered moderately substandard (having less than three major defects), 452 were considered severely substandard (having three or more major defects), and 10 were considered dilapidated (homes that have critical deficiencies that cannot be repaired to a standard condition for a reasonable cost). The combination of increased costs of construction and the amount of low- to moderate- income households shows that there are homeowners in the Town of Dryden that are unable to take on the financial burden to

address major repairs which will result in a continued decrease in quality of the current housing stock.

3. Program subrecipient INHS provides repair assistance to single-family owner-occupied homes in the Town of Dryden for households that are below 80% of the Area Median Income (AMI). The assistance available varies as funds are spent down from other grant cycles. Since INHS' current repair programs include all of Tompkins County, Town of Dryden residents are not guaranteed to benefit from the current programs since they are on a waitlist that includes residents throughout the entire County where there is a large need for home repairs. Recently, Tompkins County provided a well and septic program through CDBG to help residents that needed assistance in repairs to those systems. There are some homeowners that were unable to receive assistance due to demand. INHS has screened clients that still need this assistance and will prioritize those households that Environmental Health identifies as needing replacement. Town of Dryden residents also have access to assistance from INHS through the ACCESS to HOME program which assists in accessibility modifications for eligible homeowners; however, this program does not have the ability to bring a house to standard if the needed work is beyond accessibility assistance. The RESTORE program, which is also administered by INHS handles emergency repairs to homeowners over the age of 60 and can assist in helping with repairs but only for specific emergencies and only a specific age group. The residents in the Town of Dryden also have access to assistance through Bishop Sheen Ecumenical Housing Foundation; however, their assistance is also limited and typically requires a portion of the repair to be paid by the homeowner which is difficult for some households in the low- to moderate- income bracket. INHS' funding through the NYS Affordable Housing Corporation will be mostly committed before CDBG funding becomes available and help households that are not CDBG eligible due to flood zone or living in manufactured housing. CDBG funds for the Dryden Homeownership Rehabilitation program will help homeowners that don't fall into these specific groups and receive much needed assistance to improve the safety and quality of their home.
4. With the use of CDBG funds for Town of Dryden residents specifically, these households can be resolved more quickly from the INHS waitlist. Most households served by INHS programs cannot afford to take on additional monthly payments that they would have to do if obtaining a traditional bank mortgage or home equity line of credit. Current mortgage rates are averaging at around 6.75% with no sign of being lowered. The increase in mortgage rates makes it even harder for low- to moderate- households to take on an additional monthly payment.

Waiting List

1. Subrecipient INHS currently has a waitlist of 49 households in the Town of Dryden.
2. Initial application dates are between 2018 and 2023, clients are rescreened as funding becomes available, changes in needs, household composition, income and assets are requested.

3. INHS accepts applications for home repairs throughout the year. INHS dates applications upon receipt by mail or secure box.com portal, scanning them and inputting them into their database that manages the waiting lists for repairs. INHS considers all applicants on a first-eligible, first-served basis and assists applicants who meet eligibility criteria. Specifically for this program, Town of Dryden residents are screened by municipality and Village of Dryden and Freeville residents are also excluded.

4. INHS screens based on stated income, confirms property ownership, that the house is a single unit, and whether the home is manufactured or on owned land. INHS searches public records on the Tompkins County Clerk's office website to confirm if there are tax delinquencies or foreclosures. INHS also checks if the property is in a flood zone. Referrals are received from 2-1-1 operated by the Human Services Coalition, County Office for the Aging, Finger Lakes Independence Center, Healthy Neighborhoods Program through the Tompkins County Whole Health Department, CAPCO for WAP and Empower Contractors among many other community partners. INHS also operates a minor repair program that services 91 low-income homeowners annually. Clients in need of more major repairs are added to the INHS waitlist after home visits have been conducted by experienced INHS staff that will conduct a 10-point health and safety inspection to determine what is needed to bring the house to standard.