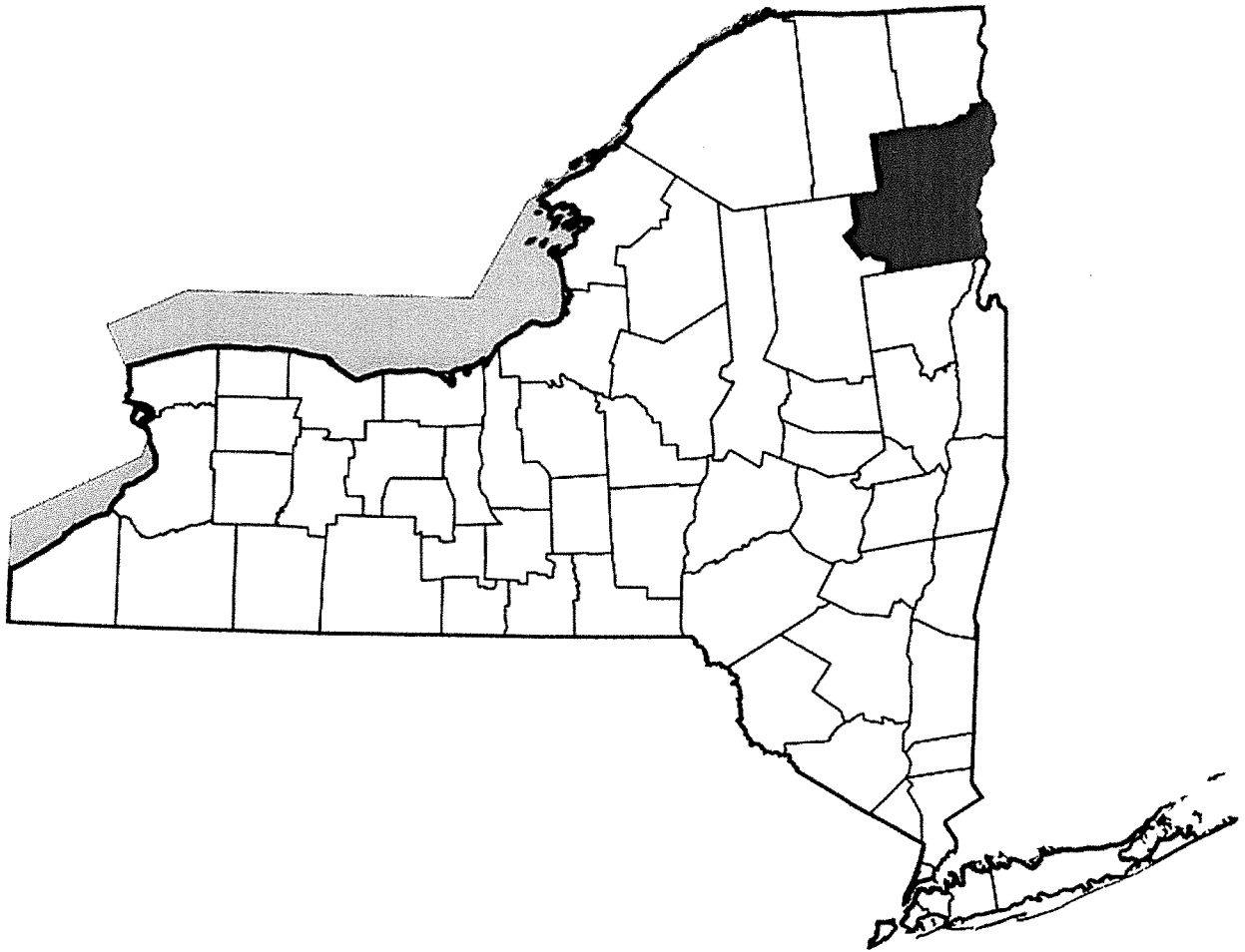


Essex County Housing Services 2022 Directory



**Housing Assistance Program
of Essex County, Inc.**



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Fair Housing Hotline Toll-Free Number

1-800-669-9777

TDD for Hearing Impaired

1-800-927-9275

Agencies:

Key Essex County housing agencies

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Ave, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org

Website: www.hapec.org

Serving Essex, Clinton Counties and Hamilton counties

Adirondack Community Housing Trust (ACHT)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org

Website: www.hapec.org

Serving inside the Adirondack Park Blue Line

PRIDE of Ticonderoga, Inc.

111 Montcalm Street, PO Box 348, Ticonderoga, New York 12883

Phone: (518) 585-6366

E-mail: info@PRIDEofTiconderoga.org

Website: www.prideofticonderoga.org

Serving Ticonderoga, Warren and Washington Counties

USDA Rural Development

2530 NYS Route 40, Greenwich, New York 12834

Phone: (518) 692-9940 ext. 4

Fax: (855) 889-1631

E-mail: nygreenwic-rd@one.usda.gov

Website: www.rurdev@usda.gov/ny

Serving Essex, Hamilton, Warren, Washington, Columbia, Saratoga and Rensselaer Counties.

These agencies (except for USDA Rural Development) are Rural Preservation Companies receiving funding through the NYS Division of Housing and Community Renewal to provide technical assistance on a variety of housing related services, community development, grant application assistance, grant administration, historic preservation, fair housing and housing counseling.

HOUSING COUNSELING SERVICES:

The Housing Assistance Program of Essex County, Inc. (HAPEC) is a HUD Housing Counseling Agency, employing certified counselors providing housing counseling, free of charge. These services are extremely important since they give the housing consumer a technical expert to help negotiate housing issues. Counseling functions include:

- **Fair Housing Counseling:**
Counselors understand the Fair Housing Act, its provisions, and its exceptions. They can assist in identifying possible cases of discrimination and can help clients in filing complaints with the appropriate agencies.
- **Financial Management:**
Counselors can assist clients in achieving their financial goals through budget coaching and helping them to establish and maintain good credit. Financial counseling is also a good way to develop strategies to safeguard and build assets.
- **Housing Affordability:**
Counselors can help clients to determine how much they can afford to spend on housing as well as what type of housing is appropriate to their circumstances.
- **Tenancy:**
Counselors are knowledgeable about lease agreements as well as tenant and landlord rights and responsibilities. They can assist in resolving disputes. They can also help clients transition from homelessness and secure affordable rental housing.
- **Homeownership: Pre-Purchase to Post-Purchase Counseling:**
Counselors are well versed in the home purchase process and can assist clients through all the steps from mortgage readiness, to financing, to shopping, to closing. They can also convey the responsibilities of homeownership and help clients to develop strategies to protect their investment.
- **Foreclosure Intervention:**
Counselors understand mortgage underwriting and potential options for homeowner in default, foreclosure, or simply feel their mortgage payment is unaffordable. A counselor can advise, guide and assist clients in working with their mortgage company and explain the foreclosure process.

FINANCIAL CAPABILITY/COACHING:

This program is for clients who are having trouble “making ends meet,” planning for a large purchase, or interested in improving their credit.

Counselors can assist by:

- Provide a financial assessment
- Perform a credit review
- Advise on realistic financial goals
- Guide strategy development
- Assist in disputing credit reporting errors

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, P.O. Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Email: info@hapec.org

Website: www.hapec.org

Serving Essex County

RENTAL ASSISTANCE

The HUD Section 8 Housing Choice Voucher program is designed to help low and fixed-income families rent units in good condition. It provides for direct monthly payments to property owners on behalf of qualified clients to subsidize a portion of their rent. The tenant's monthly rent contribution is calculated on an individual basis.

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org Website: www.hapec.org

Serving Essex County

Harrietstown Housing Authority

Manager for Rental Housing

14 Kiwassa Rd, Saranac Lake, New York 12983

Phone: (518) 891-3050

Fax: (518) 891-3630

Email: isnyder@harrietstownha.org Website: www.harrietstownha.org

Serving the Village of Saranac Lake and the Town of Harrietstown

SUBSIDIZED RENTAL HOUSING FOR FAMILIES

Baldwin ADK LP – Mountain Meadows (40 Total Units)

Cheri Anderson, Community Manager

38 Flower Ave. #300, Schroon Lake, New York 12870

Phone: (518) 532-0144

Fax: (518) 532-0132

Email: schroonlake@dimarcogroup.com

Physical Locations:

- Mountain Meadows in Elizabethtown (8 units)
76 Water Street, Elizabethtown, New York 12932
- Mountain Meadows in Port Henry (16 Units)
Waldo Place, Port Henry, NY 12974
- Mountain Meadows in Schroon Lake (16 units)
14 Leland Ave, Schroon Lake, New York 12870

Mountain Vista Apartments (20 units)

Operated by: CRM Rental Management

Debbie Bessette, Manager

Mountain Vista Assoc., c/o Lord Howe Estates, 45 Adirondack Dr.,
Ticonderoga, New York 12883

Phone: (518) 585-6696

Fax: (518) 585-6869

Email: lordhoweestates@crmrentalmgmt.com

Website: CRMrentalmanagement.com

Physical Location:

- 2 Vista Way, Ticonderoga, New York 12883

West Valley Housing (11 units)

Franklin County Community Housing Council, Inc.

337 West Main St, Malone, New York 12953

Phone: (518) 483-5934

Fax: (518) 483-0984

Physical Location:

- 16 Copper Way, Lake Placid, NY 12946

Mackenzie overlook (60 units)

Opening 3/23, now accepting applications
120 WesValley Road, Lake Placid, Ny 12946
Phone: (914) 693-6613
Fax: (914) 693-1282
Website: www.reganddevelopment.com

VOA Adirondack Affordable Housing/Adirondack Apartments (47 units)

Phone: (518) 891-6432
Fax: (518)-891-1264
Email: voaadirondackapts@crmrentalmgmt.com
Website: www.crmrentalmgmt.com
Physical Location:

- 225 Lake St., Saranac Lake, New York 12983

RENTAL HOUSING FOR THE ELDERLY

Boquet Development LP / Boquet Senior Housing (12 units)

Kathy Phinney, Property Manager
44 Lawrence Way, Elizabethtown, New York 12932
Phone: (518) 837-7397

The Greenwood Apartments (122 units)

Jessica Preston, Property Manager
89 Greenwood Street, Lake Placid, New York 12946
Phone: (518) 516-1038
Fax: (518) 516-1039
Email: greenwood@coniferllc.com

Lakeside Manor Senior Housing (24 units)

Cheri Anderson, Community Manager
38 Fowler Avenue, Box 300, Schroon Lake, New York 12870
Phone: (518) 532-0144
Fax: (518) 532-0132
Email: schroonlake@dimarcogroup.com

Lee House Apartments (25 units)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-3691

Fax: (518) 873-9102

Email: sarah@hapec.org

Website: www.hapec.org

Physical Location:

- 4318 Main Street, Port Henry, New York 12974

Lord Howe Estates (40 units)

Operated by: CRM Rental Management

Debra Bessette, Office Manager

45 Adirondack Drive, Ticonderoga New York 12883

Phone: (518) 585-6696

Fax: (518) 585-6869

Email: lordhoweestates@crmrentalmgmt.com

Website: www.crmrentalmanagement.com

Moses Circle Senior Apartments (55 years and older; 31 one-bedroom units)

Debbie Bessette; Office Manager

92 Adirondack Drive, Ticonderoga, New York 12883

Phone: (518) 558-1007

Fax: (518) 558-1008

Email: mosescircle@crmrentalmgmt.com

Website: www.crmrentalmanagement.com

Senior Citizens Overlook, Inc. (30 units)

Nichole Gardner, Manager

45 Main St, Suite 1, Bloomingdale, New York 12913

Phone: (518) 891-2194

Fax: (518) 891-2676

Email: scohousing@yahoo.com

Website: www.overlookapts.org

Willsboro Senior Housing / Lakewood Apartments (12 units)

Laura Lacey, Manager

15 Senior Lane, Willsboro, New York 12996

Phone: (518) 578-1141

Email: lauralacey2012@gmail.com

ASSISTED LIVING FACILITIES

Keene Valley Neighborhood House (41 rooms)

1782 NYS Route 73, P.O. Box 46, Keene Valley, NY 12943

Phone: (518) 576-4474

Fax: (518) 576-2012

Email: kvnh@kvvi.net

Website: www.kvnh.org

Champlain Valley Senior Community / Assisted Living & Memory Care (63 rooms)

10 Gilliland Lane, Willsboro, New York 12996

Phone: (518) 817-9108

Fax: (888) 963-1110

Email: info@champlainassistedliving.com

Website: www.champlainassistedliving.com

HOMEBUYER ASSISTANCE PROGRAM:

Homebuyer Education:

This in-person educational class is available to all, even if participants are not interested or eligible for further financial assistance. The class provides potential homeowners with knowledge about the purchase process including affordability, money management, financing, shopping, and closing.

Homebuyer Education is also available online through a partnership with eHome America, a HUD approved web based platform.

For more information go to: www.ehomeamerica.org/hapec.

Essex and Clinton County Homebuyer Assistance:

The programs are designed to make home ownership affordable to low and moderate income families by providing financial help. This financial benefit is in the form of a deferred payment loan. Funding may be used for principle reduction, closing costs and repairs to address building code, health, safety and energy shortfalls.

The program assist household that meet income and credit criteria. It is not a requirement when applying to the program to be mortgage ready, just a willingness to work toward that goal. A prerequisite is to participate in homebuyer education.

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org Website: www.hapec.org

Serving Essex County

Adirondack Community Housing Trust (ACHT)

Homeownership in the Adirondacks is being priced out of reach for many local working families. The mission of the Adirondack Community Housing Trust is to create an inventory of adequate housing stock for purchase at affordable prices.

Through an initiative by New York State Senator Betty Little, the State budgeted \$1 million to be used by an "Adirondack Community Housing Trust" to reduce the cost of home purchases. Resale limitations on the

property require that future sales of these homes be controlled by ACHT so that they will be passed on to other income-qualified families at affordable prices.

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org Website: www.hapec.org

Serving Essex County

RURAL DEVELOPMENT (RD)

The USDA Rural Development Section 502 Program is available to low and very low-income households. This program can finance the purchase of a home and needed repairs or new construction. Applicants must have good credit and the ability to repay the loan. The maximum loan amount is \$180,900 (Essex County).

For more information, contact:

USDA Rural Development

2530 NYS Route 40, Greenwich, New York 12834

Phone: (518) 692-9940 ext. 4

Fax: (855) 889-1631

Email: chris.hunsinger@usda.gov

Website: www.rd.usda.gov

Serving Essex, Hamilton, Warren, Washington, Columbia, Saratoga & Rensselaer Counties.

HOUSING REHABILITATION & REPAIR

Owner-occupied housing rehabilitation and repair assistance is available to low- and moderate-income households through a variety of local, state, and federal sources. These programs vary in availability, eligibility requirements, locations, and types of repairs. The most readily available programs are shown below.

New York State CDBG Small Cities Program

Under the Small Cities Community Development Block Grant Program (CDBG), a community is able to design a comprehensive community development strategy addressing such issues as housing rehabilitation, public infrastructure improvements and economic revitalization.

New York State Access to Home Program

The New York State HOME Program provides funds to communities and not-for-profit agencies to assist homeowner and Reuters with disabilities to make their homes more accessible.

NYS RESTORE Program

RESTORE Program provides funds for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 50 percent of the area median income. Work undertaken cannot exceed \$9,500.00 per building. Typical repairs include repairs to plumbing, heating systems, electrical systems, and roofs.

Rural Development

The USDA Rural Development Section 504 Loan and Grant program is available to very low-income households for home repairs. The loan program offers 1% interest loans for a term of up to 20 years. The grant program is available to home owners 62 years of age or over who cannot repay a loan. Grant funds may be used to remove identified health and safety hazards.

MOBILE AND MANUFACTURED HOME REPLACEMENT

The Mobile and Manufactured Home Replacement program assists low- and moderate-income homeowners to replace dilapidated mobile or manufactured homes that are sited on land owned by the homeowner with a new manufactured, modular or site-built home.

Eligible participants must meet the criteria below:

- The property is the primary residence of the homeowner, and the existing unit is sited on land owned by the homeowner;
- The homeowner has a household income that does not exceed eighty percent (80%) of the area median income.

Costs related to the replacement of dilapidated mobile or manufactured homes will be eligible for grant reimbursement. These costs include, but are not limited to:

- Demolition, removal, disposal of the dilapidated units;
- Purchase and site prep for new unit;
- Temporary relocation assistance
- Permitting, environmental review and testing.

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org Website: www.hapec.org

Serving Essex County

DEFAULT/FORECLOSURE INTERVENTION PROGRAM

Whether you are in default, foreclosure, or simply feel your mortgage payments is unaffordable. A counselor will advise, guide, and assist you in working with your mortgage company by:

- Assessing the situation
- Performing a financial assessment and credit review
- Communication with the mortgage servicer
- Reviewing possible options
- Preparing and submitting loss mitigation application
- Assist in filing complaints when appropriate
- Explaining the NYS foreclosure process
- Accessing emergency funds like NYS Mortgage Assistance Program (MAP), when available

Created as part of the NYS Attorney General's Homeowner Protection Program (HOPP)

For more information, contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, PO Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Fax: (518) 873-9102

Email: info@hapec.org Website: www.hapec.org

Serving Essex County



ASSISTANCE FOR THE ELDERLY

The Essex County Office for the Aging (OFA) advocates for older adults in Essex County to assure they receive services for which they are entitled. OFA provides services for *residents 60 years of age and older* including: information and referrals, outreach, transportation and legal assistance.

Applications for the Home Energy Assistance Program (HEAP) are accepted by OFA. Elderly Pharmaceutical Insurance Coverage (EPIC) offers cost sharing prescription drug coverage for adults over 65.

Expanded In-Home Services for the Elderly Program (EISEP) offers non-medical homemaker and personal care services. The Nutrition Program provides home delivered meals and congregate meals. OFA funds 12 meal sites throughout the county to provide low cost meals for older adults in a social setting. Meal sites are operated by ACAP.

(Serving: Ticonderoga, Lake Placid, Schroon Lake, Keeseville, Port Henry, Minerva, Crown Point, Newcomb, Willsboro, Elizabethtown, Au Sable Forks and Wilmington.)

For more information, contact:

Essex County Office for the Aging

PO Box 217, Elizabethtown, New York 12932

Phone: (518) 873-3695 Fax: (518) 873-3784 Email:

aging@essexcountyny.gov

EMERGENCY SOLUTIONS GRANT PROGRAM

The Emergency Solutions Grants (ESG) program can assist individuals and families in Essex County quickly regain stability in permanent housing after experiencing a housing crisis or homelessness. This program can provide financial assistance to prevent homelessness and house those that are homeless.

This program can help individuals and families that:

- are homeless
- are at risk of homelessness
- need help with security deposits
- need help with utility payments
- need help with moving costs
- need help with motel and hotel vouchers
- are fleeing or attempting to flee domestic violence

For more information contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, P.O. Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Email: info@hapec.org Website: www.hapec.org

Serving Essex County

URGENT NEEDS FUND AT HAPEC

The Urgent Needs Fund has a limited amount of money to help low-income homeowners that have unexpected, emergency home repairs and have no other alternative to fix the problem so that they can stay safely in their homes. HAPEC may be able to assist Clinton, Essex, and Hamilton county residents. When there are no other resources to fix the problem.

For more information contact:

Housing Assistance Program of Essex County, Inc. (HAPEC)

103 Hand Avenue, P.O. Box 157, Elizabethtown, New York 12932

Phone: (518) 873-6888

Email: info@hapec.org Website: www.hapec.org

Serving Clinton, Essex, and Hamilton counties

ENERGY ASSISTANCE

Weatherization Assistance Program (WAP)

This program enables low-income families to reduce their heating and cooling costs by making their homes more energy efficient. Weatherization promotes a “whole house approach” utilizing a several methods for reducing energy consumption including a comprehensive energy audit of the home.

EmPower NY

Focusing on electric reduction measures, EmPower also addresses shell and heating systems to reduce the household energy burden. They work with a network of weatherization agencies and private contractors - all are certified by Building Performance Institute (BPI). In addition to a “whole-house” approach to energy-saving, contractors also address health and safety issues where applicable. EmPower New York works closely with the Weatherization Assistance Program (WAP) to coordinate funding for low-income households.

Energy Services

Energy Services are available to anyone who does not meet the criteria for any of the programs mentioned above. There is an established fee for performing a comprehensive audit and write up. Any of the work which is recommended through the auditing process may be contracted.

For more information, contact:

Adirondack Community Action Program, Inc (ACAP)

Cindy Wenzel, Weatherization & Energy Services

7572 Court Street, Suite 2, PO Box 848, Elizabethtown, New York 12932

Phone: (518) 873-3207

Toll Free: 1 (877) 873-2979

Fax: (518) 873-6845

Email: cwenzel@acapinc.org

Website: www.acapinc.org

Home Energy Assistance Program (HEAP)

HEAP is a federal energy program that provides grants to low income households for assistance with fuel costs. Tenants whose rent includes utilities may also be eligible.

For more information, contact:

Home Energy Assistance Program (HEAP *for those under 60*)

Essex County Department of Social Services
PO Box 217, Elizabethtown, New York 12932
Phone: (518) 873-3446 or (518) 873-3878
Fax: (518) 873-3816
Website: www.co.essex.ny.us

Home Energy Assistance Program (HEAP *for those 60 or older*)

Essex County Office for the Aging
PO Box 217, Elizabethtown, New York 12932
Phone: (518) 873-3695
Fax: (518) 873-3784
Email: aging@essexcountyny.gov

Fuel Emergency Program

A fuel Emergency Program is an energy program operated by the Department of Social Services. Households will be screened for eligibility.

For more information, contact:

Essex County Department of Social Services
PO Box 217, Elizabethtown, New York 12932
Phone: (518) 873-3446 or (518) 873-3878
Fax: (518) 873-3816

Tax Exemptions

The Essex County Real Property Tax Service helps with questions relating to real property assessments, exemptions, school and real property taxes, tax maps and Geographic Information Systems (GIS).

For more information, contact:

Essex County Real Property Tax Service

7551 Court Street, PO Box 217, Elizabethtown, New York 12932

Phone: (518) 873-3390

Fax: (518) 873-3400

Email: rptsadmin@co.essex.ny.us

Website: www.co.essex.ny.us

Essex County Housing Programs and Income Limits

Household Size	30% AMI	50% AMI	60% AMI	80% AMI
1	16,100	26,850	32,220	42,960
2	18,400	30,700	36,840	49,120
3	23,030	34,550	41,460	55,280
4	27,750	38,350	46,020	61,360
5	32,470	41,450	49,740	66,320
6	37,190	44,500	53,400	71,200
7	41,910	47,600	57,120	76,160
8	46,630	50,650	60,780	81,040
	Preference to Section 8 waitlist	RESTORE Section 8	Lee House	CDBG Programs 1st Time Homebuyers

Updated May 2022

Essex County Housing Programs and Income Limits

Household Size	30% AMI	50% AMI	60% AMI	80% AMI
1	16,100	26,850	32,220	42,960
2	18,400	30,700	36,840	49,120
3	23,030	34,550	41,460	55,280
4	27,750	38,350	46,020	61,360
5	32,470	41,450	49,740	66,320
6	37,190	44,500	53,400	71,200
7	41,910	47,600	57,120	76,160
8	46,630	50,650	60,780	81,040
	Preference to Section 8 waitlist	RESTORE Section 8	Lee House	CDBG Programs 1st Time Homebuyers

Updated May 2022

HAPEC is a not-for-profit community development organization that partners with local government, residents, businesses, and other organizations to foster viable Adirondack communities. For over 40 years, HAPEC has provide homeownership assistance, home rehabilitation assistance, community services, multi-family housing development, and rental assistance.