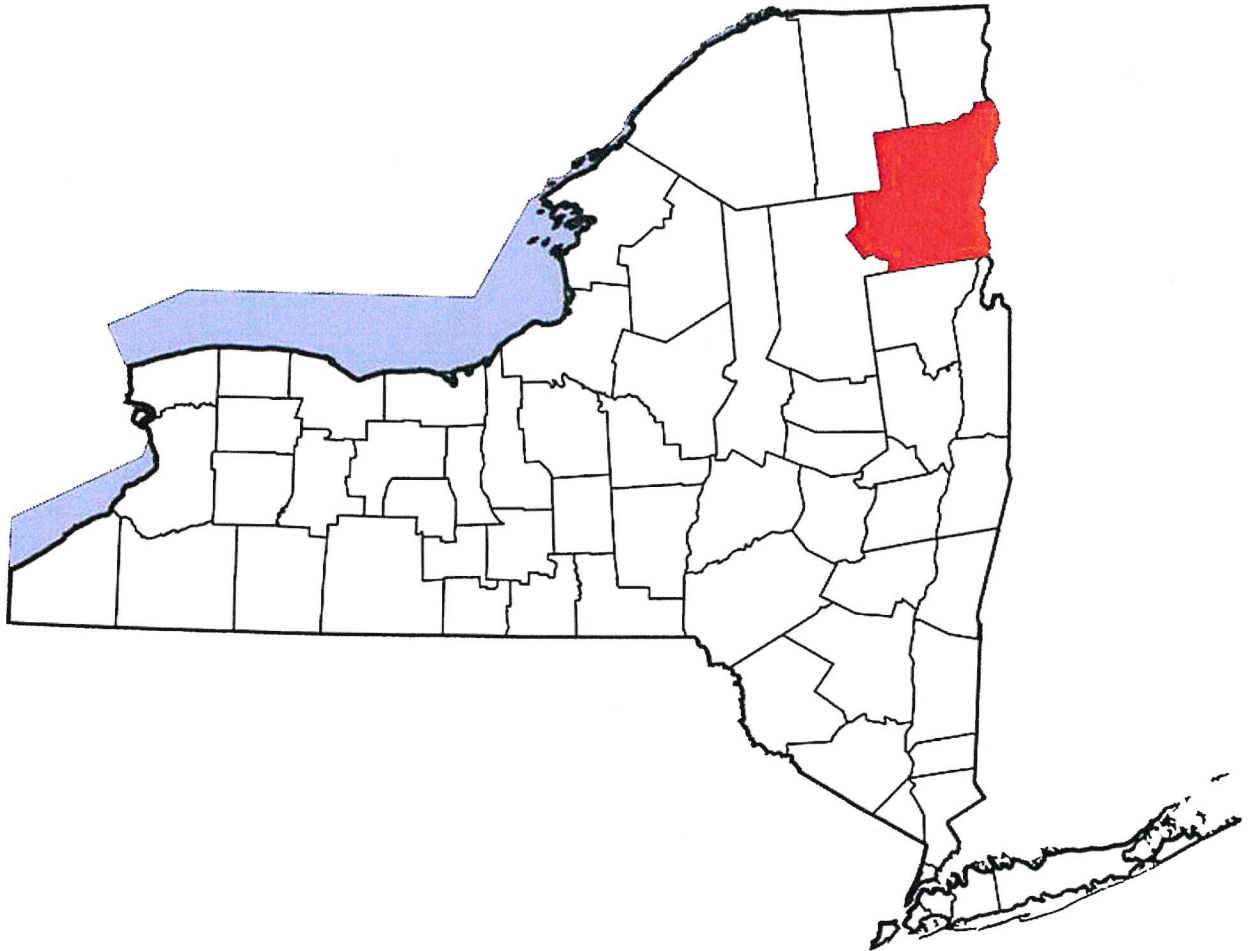


Essex County Housing Services

2020 Directory



Housing Assistance Program of Essex County, Inc.



TABLE OF CONTENTS

Agencies.....	2
Housing Counseling.....	4
Mortgage Default Counseling.....	5
Rental Assistance.....	6
Rental Housing (Family).....	7
Rental Housing (Elderly).....	8
Assisted Living Facilities.....	10
Home Repair.....	11
Home Ownership Assistance.....	12
Energy Assistance.....	14
Assistance for the Elderly.....	16
Tax Exemptions.....	17
Program income limits.....	18

**Fair Housing Hotline Toll-Free
Number**

1-800-669-9777

TDD for Hearing Impaired

1-800-927-9275

AGENCIES

The key Housing Agencies for Essex County are as follows:

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

Bruce Misarski, Executive Director

103 Hand Avenue

PO Box 157

Elizabethtown, New York 12932

Phone: (518) 873-3691 or (518) 873-6888

Fax: (518) 873-9102

Website: hapec.org

Areas of Operation: Essex and Clinton Counties

Adirondack Community Housing Trust (ACHT)

Penny Daniels, Home Buyer Counselor

PO Box 157

Elizabethtown, New York 12932

Phone: (518) 873-3691 or (518) 873-6888

Fax: (518) 873-9102

Website: www.adkhousing.org

Area of Operation: Adirondack Park (Blue Line)

Friends of the North Country, Inc.

Melissa I. Furnia, Executive Director

Executive Director

1387 Hardscrabble Road

Cadyville, NY 12918

Phone: (518) 293-5045

Fax: (518) 293-5017

E-mail: info@friendsofthenorthcountry.org

Website: www.friendsofthenorthcountry.org

Areas of Operation: Clinton, Essex, and Franklin Counties

PRIDE of Ticonderoga, Inc.

Elisha Bartlett, Executive Director

111 Montcalm Street

PO Box 348

Ticonderoga, New York 12883

Phone: (518) 585-6366

E-mail: Executive.Director@prideofticonderoga.org

Website: www.prideofticonderoga.org

Areas of Operation: Essex, Warren and Washington Counties

USDA Rural Development

Doreen S. Rabine, Loan Specialist

2530 NYS Route 40

Greenwich, NY 12834

Phone: (518) 692-9940 ext. 4

Fax: (855) 889-1631

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

Website: www.rurdev.usda.gov/ny

Areas of operation: 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) and Friends of the North Country, Inc. (FONC) are HUD certified Housing Counseling Agencies providing comprehensive housing counseling services to Essex County residents free of charge. These housing counseling services are extremely important to the residents of the county, since it gives the housing consumer a technical expert to help negotiate the paperwork and to provide explanations on various housing programs. Counseling functions include the following: pre-purchase counseling, pre-rental, post-occupancy problems, home improvement/rehabilitation, energy conservation, information on fair housing, budgetary counseling, and mortgage default counseling.

Assistance in the preparation of housing, energy and loss mitigation applications is available for the following programs:

- Rural Development 502 Home Ownership Program
- Rural Development 504 Home Improvement Program
- County Weatherization Program
- HUD Section 8 Rent Subsidy Program
- HUD CDBG Programs
- NYS Affordable Housing
- Mortgage Default Counseling
- NYS HOME Rehabilitation Programs
- Other appropriate applications where necessary, i.e., Department of Social Services and Rental Housing

If appropriate, additional information on other available home ownership programs, i.e., The State of New York Mortgage Agency (SONYMA), NYS Affordable Home Ownership Program, Home Equity Conversion Mortgage (HECM) counseling and available conventional financing options, will be provided.

*For more information, contact **HAPEC** or **FONC** listed on Page2.*

MORTGAGE DEFAULT COUNSELING

Whether you are in default, foreclosure, or simply feel your mortgage payment is unaffordable, the Housing Assistance Program of Essex County, Inc. (HAPEC) and Friends of the North Country, Inc. (FONC) can help. Counselors will advise, guide, and assist you in working with your mortgage company by:

- Assessing your situation
- Performing a budget and credit analysis
- Communicating with your mortgage holder
- Reviewing possible options
- Preparing and submitting loss mitigation applications
- Assisting in filing complaints, when appropriate
- Explaining NYS's foreclosure process
- Attending judicial hearings, if needed

Created as part of the New York State Attorney General's Homeowner Protection Program (HOPP)



RENTAL ASSISTANCE

The HUD Section 8 Housing Choice Voucher program is designed to help low- and fixed-income families rent housing 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.

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

Aran Voss-Hutchins, Housing Manager for Essex County

103 Hand Avenue

P. O. Box 157

Elizabethtown, New York 12932

Phone: (518) 873-3691 or (518) 873-6888

Fax: (518) 873-9102

Website: www.hapec.org

Service Areas: Essex County

Harrietstown Housing Authority

Sarah A. Clarkin, Executive Director

14 Kiwassa Rd, Suite 1

Saranac Lake, New York 12983

Phone: (518) 891-3050

Fax: (518) 891-3630

E-mail: sclarkin@harrietstownha.org

Website: www.harrietstownha.org

Service Areas: Village of Saranac Lake / Town of Harrietstown

RENTAL HOUSING (FAMILY)

The occupancy of this housing is intended for rural, low to moderate income families.

Baldwin ADK LP – Mountain Meadows

Cheri Anderson, Manager

PO Box 542

Schroon Lake, NY 12870

Phone: (518) 532-0144

Fax: (518) 532-0132

Email: schroonlake@dimarcogroup.com

Locations in: Elizabethtown, Port Henry, and Schroon Lake

- 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)

Ticonderoga, New York 12883

Operated by: CRM Rental Management

Debbie Bessette, Office Manager

Mount Vista Apartments, C/O Lord Howe Estates, 54 Adirondack Drive,

Ticonderoga NY 12883

Phone: 518-585-6696

Fax: 518-585-6869

Website: CRMrentalmanagement.com

E-mail: lordhoweestates@crmrentalmgmt.com

West Valley Housing (23 units of affordable housing)

Copper Way

Lake Placid, NY 12946

Operated by: Franklin County Community Housing Council Inc.

337 West Main St

Malone, NY 12953
Phone: 518-483-5934
Fax: 518-483-0984

VOA Adirondack Affordable Housing / Adirondack Apartments (40 units)

225 Lake St.
Saranac Lake, NY 12983
Phone: 518-891-6432
Fax: 518-891-1264
Email: voaadirondackapts@crmrentalmgmt.com
Website: www.coniferllc.com

RENTAL HOUSING (ELDERLY)

Black Brook Senior Housing (24 units)

Heidi Lessor, Community Manager
55 Hopkinton Lane
Au Sable Forks, NY 12912
Phone: (518) 647-8125
Fax: (518) 647-8125
Email: blackbrook@coniferllc.com
Website: www.coniferllc.com

Boquet Development LP / Boquet Senior Housing
(12 units)

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

The Greenwood Apartments (122 units)

Debbie Reil, Property Manager
89 Greenwood Street
Lake Placid, NY 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, NY 12870

Phone: (518) 532-0144

Fax: (518) 532-0132

Email: schroonlake@dimarcogroup.com

Lee House Apartments (25 units)

Kari Lautenschuetz, Property Manager

4318 Main Street

Port Henry, NY 12974

Phone: (518) 546-7605 or (518) 873-3691

Fax: (518) 873-9102

Email: kari@hapec.org

Lord Howe Estates (40 units)

Debra Bessette, Office Manager

54 Adirondack Drive

Ticonderoga, NY 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

1007 Wicker Street

Ticonderoga, NY 12883

Phone: (518) 558-1007

Fax: (518) 558-1008

Email: mosescircle@crmrentalmgmt.com

Website: www.crmrentalmanagement.com

Senior Citizens Overlook, Inc. (30 units)

Laura Lacey, Manager

45 Main St, Suite 1

Bloomington, NY 12913

Phone: (518) 891-2194

Fax: (518) 891-2676
Email: lauralacey2012@gmail.com
Website: www.overlookpts.org

Willsboro Senior Housing Corp (12 units)

Laura Lacey, Manager
15 Senior Lane
Willsboro, NY 12996
Phone: (518) 963-4336
Email: lauralacey2012@gmail.com

ASSISTED LIVING FACILITIES

Keene Valley Neighborhood House (41 rooms)

Richard Rothstein Executive Director
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 (63 rooms)

Assisted Living & Memory Care
10 Gilliland Lane
Willsboro, NY 12996
Phone: (518) 817-9108
Fax: (888) 963-1110
Email: info@champlainassistedliving.com
or emily@champlainassistedliving.com
Website: www.champlainassistedliving.com

HOME REPAIR

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 HOME Program

The New York State HOME Program provides funds to communities and not-for-profit agencies for a wide range of affordable housing activities including new construction, rehabilitation, home buyer assistance and tenant base rental assistance.

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.

The above listed home repair programs are awarded annually on a competitive basis.

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.

For more information about the programs in your area, contact HAPEC listed on Page 2.

HOME OWNERSHIP ASSISTANCE

Homebuyer Education

This education assists not only our clients but the general public. The class provides potential home owners with knowledge related to shopping for home financing; selecting a home; the role of the home inspector, realtor, surveyor, home purchase closing, and home maintenance.

Essex and Clinton Counties 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 principal reduction, closing costs and repairs to address building code, health, safety and energy shortfalls.

The Program assists households 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. This class will take you from attaining preapprovals with banks, deciding on a realtor, all the steps in shopping for a home through closing and maintaining your investment.

For more information, contact:

Penny Daniels, Home Buyer Counselor
Homeownership Program
P.O. Box 157
Elizabethtown, NY 12932
Phone: (518) 873-6888, ext. 15
Fax: (518) 873-9102
Email: penny@hapec.org
Website: www.hapec.org
Serving Essex and Clinton Counties

Adirondack Community Housing Trust

Homeownership in the Adirondacks is being priced out of reach for 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. OCR HOME funds are available.

The ACHT assistance process begins with completing and submitting an application, available online at www.adkhousing.org, and attending a homebuyer education class. From this class you will walk away with knowledge of the process, from getting pre-approved by a lender, shopping for a home, to what to bring to the closing table.

ACHT’s general assistance amount is \$25,000 per family. Funds can be used for down payment, closing costs and repairs. Homes can be located any where within the Adirondack blue line.

*For more information, contact **ACHT** listed on Page 2.*

Rural Development

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

*For more information, contact **Rural Development** listed on Page 3.*

ENERGY ASSISTANCE PROGRAMS

Weatherization Assistance Program (WAP)

This program enables low-income families to permanently reduce their heating and cooling cost by making their homes more energy efficient. Weatherization promotes a “whole house approach” concept. Weatherization technologies include a wide range of energy efficiency measures for reducing total energy consumption in low-income housing. This is based on a comprehensive energy audit of the home, which is performed on each home.

EmPower NY - This program focuses on electric reduction measures, but also addresses shell and heating system measures that offer the best means to reduce the household energy burden. These services are delivered by a network of weatherization agencies and private contractors, all of whom are certified by BPI (Building Performance Institute). In addition to using a “whole-house” approach while installing energy-saving measures, contractors address health and safety issues as the need arises. Empower New York works closely with the WAP program to coordinate efforts and funding to low-income households.

Energy Services - These services are available to anyone who does not meet the above criteria for any of the other 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

Adirondack Community Action Program, Inc (ACAP)

John Carver, Director of Weatherization & Energy Services

Cindy Wenzel, Program Assistant

7572 Court Street

PO Box 848

Elizabethtown, New York 12932

Phone: (518) 873-3207

Toll Free: 1 (877) 873-2979

Fax: (518) 873-6845

E-mail: jcarver@acapinc.org or 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 to assist with fuel costs. Tenants whose rent includes utilities may also be eligible. Applications for assistance are handled by the Essex County Department of Social Services. If you are 60 years of age or older, applications should be sent to the Office for the Aging.

Home Energy Assistance Program (HEAP)

Stephanie Snow, Director of Eligibility

Essex County DSS

PO Box 217

Elizabethtown, New York 12932

Phone: (518) 873-3446 or (518) 873-3878

Fax: (518) 873-3816

Email: Stephanie.Snow@dfa.state.ny.us

Website: <http://www.co.essex.ny.us>

Home Energy Assistance Program (HEAP) 60+

Krissy Leerkes, Director

Essex County Office for the Aging

PO Box 217

Elizabethtown, New York 12932

Phone: (518) 873-3695

Fax: (518) 873-3784

E-mail: krissy.leerkes@essexcountyny.gov

Fuel Emergency Program

A fuel Emergency Program is an energy program also operated by the DSS. Households will be screened for eligibility.

*For more information, contact **DSS HEAP office** listed above*

ASSISTANCE FOR THE ELDERLY

The Essex County Office for the Aging (OFA) advocates for older adults in Essex County to assure that they receive the services that they are entitled to and would benefit from. OFA provides a variety of services for residents 60 years of age and older. Services available include Information and Referral, Outreach, Transportation, and Legal Assistance. Applications for the Home Energy Assistance Program (HEAP) are accepted by OFA. Elderly Pharmaceutical Insurance Coverage (EPIC) offers prescription drug coverage on a cost sharing basis for older 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 and are located in the following towns:

Ticonderoga, Lake Placid, Schroon Lake, Keeseville, Port Henry, Minerva, Crown Point, Newcomb, Willsboro, Elizabethtown, Au Sable Forks and Wilmington

For more information, contact the following;

Essex County Office for the Aging

Krissy Leerkes, Acting Director

Essex County Office for the Aging

PO Box 217

Elizabethtown, New York 12932

Phone: (518) 873-3695

Fax: (518) 873-3784

E-mail: krissy.leerkes@essexcountyny.gov

TAX EXEMPTIONS

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

For more information, contact the following;

Essex County Real Property Tax Service

Charli B. Lewis, Director, E.C.R.P.T.S.

7551 Court Street

P.O. Box 217

Elizabethtown, New York 12932

Phone: (518) 873-3390

Fax: (518) 873-3400

E-Mail: rptsadmin@co.essex.ny.us

Website: <http://www.co.essex.ny.us>

Essex County Housing Programs and Income Limits

HS Size	2020 Area Median Income	30% AMI	50% AMI	60% AMI	80% AMI
1	51,600	15,500	25,800	30,960	41,300
2	59,000	17,700	29,500	35,400	47,200
3	66,400	21,720	33,200	39,840	53,100
4	73,700	26,200	36,850	44,220	58,950
5	79,600	30,680	39,800	47,760	63,700
6	85,500	35,160	42,750	51,300	68,400
7	91,400	39,640	45,700	54,840	73,100
8	97,300	44,120	48,650	58,380	77,850
		Preference to Section 8 wait list	- Restore -Section 8	Lee House	-CDBG funded Programs -Essex Co. First-Time Homebuyers

Effective: April 01, 2020

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 provided homeownership assistance, home rehabilitation assistance, community services, multi-family housing development and rental assistance.