



Housing Rehabilitation Program

Program Information

The City of Norwich will administer funds from the U.S. Department of Housing and Urban Development (HUD) to provide housing rehabilitation assistance to qualifying homeowners within the city limits. The program is designed to provide decent and safe housing, to preserve the existing housing stock, and promote single family housing in the city. The Housing Rehabilitation Program will provide forgivable loans to qualifying households for structural and nonstructural repairs and improvements.

Program Eligibility

This program is available to low-to-moderate income (LMI) homeowners as defined by HUD. Total household income must be at or below 80% of the median income. The 2022 median income calculation for a family size of 4 in Chenango County is \$69,700. The qualifying income limits at 80% of the median income, including children and other dependents are listed below:

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$42,950	\$49,100	\$55,250	\$61,350	\$66,300	\$71,200	\$76,100	\$81,000

Other eligibility requirements include the property is in the City of Norwich and must not be delinquent on taxes or in a state of foreclosure. The property must be owner occupied and the primary residence. Applicants must provide all required documents for review and verification.

Financing

Rehabilitation financing will be awarded as a forgivable loan with a maximum award of \$25,000 per household. The city will defer payments on the loan with zero percent (0%) interest until the loan matures. The loan is forgivable if they meet the residency requirements and other criteria of the program. Any award of or more than \$15,000 will require a ten-year lien and any award below \$15,000 will require a five-year lien. If the homeowner sells the property or it is not their primary residence, they will be responsible for the remaining balance of the loan.

Eligible Rehabilitation

Improvements include roof repair/replacement, windows, doors, structural improvements (foundations, joists, beams), energy efficiency upgrades, accessibility for individuals with disabilities, insulation, lead-based paint abatement/remediation, public water/sewer line lateral connection repairs/replacements and private water/septic system repair/replacement.

How to Apply

Applications will be available online at the City of Norwich website or can be acquired at City Hall. Detailed information on the required documents will be available and applications will not be marked as complete until all information is received. Applications will be accepted on a rolling basis and eligible applicants will be reviewed on a first come, first served basis.