

Village of Groton
FY 2024 Small Cities Community Development Block Grant #487HR312-24
Owner-Occupied Substandard Single-Family Homes

Second Public Hearing, September 21st, 2026, at 7:15 PM

PROGRAM OVERVIEW

The Village of Groton was awarded \$672,000 in New York State Small Cities Community Development Block Grant (CDBG) funds to provide housing rehabilitation assistance to eligible low- and moderate-income (LMI) homeowners residing in the Village.

The program is designed to assist with the rehabilitation of substandard, owner-occupied single-family homes and bring eligible properties into compliance with applicable New York State and Village housing, building, health, safety, and code standards.

The program is anticipated to assist approximately 14 eligible homeowner households.

WHO IS ELIGIBLE?

Eligible property owners must meet the program's requirements, including the following:

1. Own and occupy a single-family home located within the Village of Groton.
2. Meet the program's low- and moderate-income eligibility requirements.
3. Be current on applicable Village property taxes, assessments, and/or municipal charges.
4. Agree to rehabilitate the property in accordance with applicable New York State and Village standards.
5. Be in compliance with applicable **Village ordinances and requirements** or agree to address identified violations through the rehabilitation project.
6. Agree to all applicable program terms and conditions, including providing the Village with a mortgage securing the financial assistance.

FINANCIAL ASSISTANCE

Financial assistance is provided through a **100% Deferred Payment Loan (DPL)**.

A DPL does not require monthly payments during the required owner-occupancy period, provided the homeowner continues to comply with all program requirements. The loan is eligible for forgiveness after five years, subject to the terms and conditions of the program and the applicable loan agreement.

Program funds are used for eligible rehabilitation activities necessary to address substandard conditions and bring the property into compliance with applicable program standards.

INCOME ELIGIBILITY

Household income must not exceed **80% of HUD Area Median Income (AMI)** applicable to the program.

The income limits below are based on the limits in effect **as of May 2024**:

Household Size Maximum Gross Annual Income

1	\$67,400
2	\$77,000
3	\$86,650
4	\$96,250
5	\$103,950
6	\$111,650
7	\$119,350
8	\$127,050

Income limits are subject to applicable HUD and New York State program requirements.

APPLICATION STATUS

The Village received **17 applications** for housing rehabilitation assistance.

The current status of the applications is:

- **4 projects completed**
- **6 projects underway**
- **4 applicants determined ineligible**
- **2 applicants waitlisted**
- **1 application with no progress to date**

The Village continues to administer the program in accordance with applicable **New York State CDBG requirements** and the approved program policies.

CDBG PROGRAM BUDGET

Activity	CDBG Budget
Housing Rehabilitation	\$551,040
Program Delivery	\$87,360
Grant Administration	\$33,600
TOTAL CDBG AWARD	\$672,000

CURRENT FINANCIAL STATUS

100% of the available program funds have been committed.

As of the date of this public hearing:

\$511,702 has been expended.

The remaining committed funds will be used for eligible project costs associated with approved housing rehabilitation activities and other allowable program expenses.

This program is funded through the New York State Small Cities Community Development Block Grant Program.