

Cortland Standard

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Local News

Home loan deadline Friday

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Cortland homeowners can beautify their residences by taking advantage of the Middle Income Home Repair Program. Several hundred have already signed up for low-interest loans, and homeowners have only until Friday to apply.

The city Common Council voted in April to approve the \$80,000 program to help homeowners with basic exterior maintenance and keep home values in neighborhoods from dropping. The funds will be distributed in the form of a 1 percent interest loan.

The city's housing committee, led by Alderwoman Kathryn Silliman (D-2nd Ward), had been working on the program for the

past few years, looking to the Oswego Renaissance Association's programs for inspiration.

The program aims to help homeowners fix their homes by focusing only on basic exterior maintenance needs, such as fixing a roof, repairing a porch or applying a fresh coat of paint.

The Oswego program, called the Renaissance Block Challenge Grant, offered grants for exterior home renovations, but required at least five homeowners to agree on what property work to do before applying. It is an impediment the Cortland housing committee wished to avoid. The Oswego program also used private funds, while Cortland's will use taxpayer funds.

"The houses are hard to maintain if they (residents) don't have

To Apply

The deadline for applying for a loan through the program is Friday July 14. Applications can be found on the city's website under City of Cortland Middle Income Home Repair Program and can be either mailed or dropped off to Thoma Development Consultants at 34 Tompkins St.

the skill or money or qualify for a low-income loan," Silliman said.

There is no minimum or maximum amount of money people can apply for, just what suits people's needs and pockets.

elbooks. The loan only needs to be repaid if the title of properties are transferred from the recipient to another owner, which may not be for many years. The homeowners would also have to find contractors to do the work.

The program's \$80,000 includes \$70,000 allocated directly from the council, and \$5,000 each from Silliman and Alderman Adam Megivern (R-7th Ward), from funds earmarked for specific community improvement projects in their wards.

Postcards went out June 14 to every occupied house in the city as part of the program's promotion, with hundreds of responses coming back. Silliman had planned to print and distribute fliers to go along with the postcards, but the strong response

made her decide the second effort was not needed.

"The message certainly got out due to the volume of responses," said Rich Cunningham, senior consultant for Thoma Development Consultants, which oversees project administration.

Once the deadline for applications has passed, a separate committee will meet and review the applications. They are looking for projects that will resolve immediate issues with the exteriors. The committee is made up of builder and developer Jim Reeners, Cortland Historical Commission Chairwoman Linda Kline, real estate agent Tim Alger and resident Abigail Cleary, who has a master's degree in public policy and nonprofit management with a focus on urban development.