

LEWISBORO PLUS ONE ADU PROGRAM

What is the Lewisboro Plus One ADU Program?

The Plus One ADU program is a New York State grant that is available to support homeowners of modest means to build or renovate ADUs. This program provides up to **\$125,000** in soft and hard costs per home to create or legalize ADUs/accessory apartments in Lewisboro, with 10% of the grant award dedicated towards HAC delivery/administrative fees. The program is aimed to support low- and middle-income single-family homeowners who wish to build a new ADU on their property or improve an existing ADU.

What can a Plus One ADU Grant be used for?

- Basement, attic, or other interior apartments
- Garage conversions
- Small stand-alone units on a single-family lot
- Homeowners who need to legalize or bring up to code an existing ADU may also apply

How do I qualify for the program?

- ✓ Your household income (gross income, pre-tax) must not exceed 120% of the area median income (AMI), as listed in the chart below:

Maximum Annual Gross Household Income Limits							
1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
\$142,800	\$163,200	\$183,600	\$204,000	\$220,300	\$236,650	\$252,950	\$269,300

*Household members include all the current persons residing in the home and their incomes, regardless of familial relationship

- ✓ You must demonstrate that you would only be able to finance the development of the proposed ADU if you're awarded a Plus One ADU grant.
- ✓ You must be able to demonstrate that you own and occupy the residence where the ADU will be located, and that it is your primary residence.
- ✓ Your proposed ADU must be permissible under local zoning.
- ✓ You must have homeowner's insurance.
- ✓ You must be a US citizen or have legal resident status.
- ✓ If your project cost exceeds the \$125,000 Plus One ADU Grant, you will need to be able to secure additional funding or financing options.

Eligible homes and property must be:

- Located in Lewisboro where ADU/Accessory Apartments are permitted.
- Property must not have any zoning code violations.
- Property must be big enough to meet all building setback requirements for ADUs/Accessory Apartments.
- Property must not have other residential buildings or commercial businesses operating on the property.
- Not located in a flood zone or flood paths. Homes in Special Flood Hazard Areas will require flood insurance. Satisfactory flood elevations certifications may be required at the owners expense.

FAQs

What costs are covered by the grant?

Hard costs and soft costs are associated with the creation or legalization of an ADU, accessory apartment, or cottage. These costs include the ADU design and permitting, project budgeting, environmental site review, contractor selection & scoping, construction oversight, landlord training, and post construction monitoring. Other costs included are technical assistance fees, land survey, permits, and payments to architects/other vendors. There is a maximum subsidy available to each approved program participant of \$125,000, with up to 10% of the grant award (\$12,500) being dedicated towards HAC delivery/administrative fees. Any costs over and above are the sole responsibility of the homeowner.

Who can I rent the unit to? Are there any income restrictions on tenants?

The ADU/accessory apartment can be used by *aging parents, older children, live-in caregivers and visitors*, or be used as *rental property (short term or vacation rentals are not permitted)*. There are no income restrictions on the tenant. There are only restrictions on use. Each ADU must be occupied as a primary residence for the term of the program compliance period, which is 10 years from completion and sign off.

Are there any regulatory agreements and for how long?

Homeowners are required to enter into a regulatory agreement with HAC for 10 years. Compliance monitoring will also be required. This will include certifications that the ADU is being used as permanent housing, rather than short-term rental, and site visits every two years to ensure appropriate property maintenance and quality housing standards. Homeowners (awardees) must deliver any compliance documentation required under this program, as well as any municipal requirements.

For More Information Please Contact:

Housing Action Council, shoffman@affordablehomes.org

APPLICANT INFORMATION

Owner Applicant's Name _____
 Co-Owner Applicant's Name _____
 Property Address _____ City _____ Zip _____
 Mailing Address (if different) _____
 Section-Block-Lot Number _____ - _____ - _____ Town/Village: _____
 Email _____ Phone: _____

HOUSEHOLD COMPOSITION AND INCOME

1. Number of people in your household? _____

Provide Name and Age of ALL Household Members including Applicant(s) (as Self)

NAME	AGE	DATE OF BIRTH	RELATIONSHIP

2. What is your Gross Annual Household Income (before taxes and deductions)?

*Proof of household income is required

Gross Annual Household Income can not exceed the income limits listed below:

Maximum Annual Gross Household Income Limits							
1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
\$142,800	\$163,200	\$183,600	\$204,000	\$220,300	\$236,650	\$252,950	\$269,300

Please note that adding an ADU may affect the assessed value of your property. We recommend consulting your local assessor's office to understand potential changes.

PROPERTY INFORMATION

3. Is this property your primary residence? YES NO

4. Is your property located in a zone where ADU's are permitted? YES NO

*If unsure, please check the Lewisboro zoning: <https://lewisborozoningmap>

5. Names listed on the deed to the property: _____

6. How many residential units are currently on the property? _____

7. Is there a mortgage on the property? YES NO 8. Monthly mortgage payment? _____

9. Are there any other liens against your property besides the main mortgage? YES NO

If yes, please list type: _____

10. Is your home covered by homeowner's insurance? YES NO

11. Will your proposed ADU meet the zoning and setback requirements? YES NO NOT SURE

12. Does your property have any zoning code violations or open permits? YES NO

If yes, specify: _____

13. If other people are listed on the deed to your property and they do not live in the home, are they willing and available to sign all formal commitment documents if selected? YES NO

14. Is your property located in a flood zone? YES NO

*If you are unsure, please check the FEMA website here: <https://msc.fema.gov/portal/search>

15. Do you have flood insurance? YES NO

16. Which of these options best describes your proposed project?

Attic turned into second unit

Basement turned into second unit

New construction second unit addition attached to existing home

New construction second unit not attached to existing home

Conversion of an existing on-site building to an ADU (e.g., garage)

Renovation of an existing ADU

I don't know yet

PROJECT NARRATIVE AND FEASIBILITY

17. Have you had a pre-application feasibility meeting with the Lewisboro building inspector? YES NO

*Building Inspector Contact: building1@lewisborony.gov

18. Are you willing to have pictures taken of your ADU for program promotional purposes? YES NO

19. The ADU created or rehabilitated through this program must be occupied for a 10- year term (short term or vacation rentals are not permitted). Do you commit to maintaining the unit's occupancy for the duration of that term? YES NO

20. The construction of the ADU may exceed the \$125,000 grant amount, depending on site conditions and project scope. If this occurs, are you able to access additional funds (i.e. savings) or willing to explore additional financing options (i.e. construction loan, home equity loan)? YES NO

21. Description of Specific Need: Using the blank space below, provide a written narrative (500- word max) about the specific need the grant and supplemental income from the ADU would fill.

DOCUMENTS REQUIRED

22. Please provide the following documents in your application:

Copy of current deed that lists the homeowner/co-owner's name(s)

Most recent Federal tax returns including W-2's (for self-employed submit 3 years of tax returns with schedules)

Copy of last three months of bank statements for all accounts (savings, checking, bonds, IRAs) for all household members

Declaration pages of current homeowners' insurance policy

Copy of last mortgage statement

Copy of property tax bill and proof of payment

Copy of photo ID of applicants

If applicable, copy of Pre-approval Letter, HELOC Statement, or loan agreement to verify loan accessibility

23. Please include any of the following documents to this application if you have them (not required):

Site sketch showing proposed ADU placement

Architectural or engineering drawings

Any estimates you may have obtained to construct the unit

APPLICANT CERTIFICATION

I/We certify that I have reviewed the attached fact sheet and understand the information contained in this pre-application and the information and documentation provided is true and correct.

Signature of Applicant _____ Date: _____

Signature of Co-Applicant _____ Date: _____

APPLICATION SUBMISSION

Applications and documentation required must be either emailed, mailed, or hand delivered to the following address:

Housing Action Council 55 S Broadway, Tarrytown, NY 10591

Email: shoffman@affordablehomes.org

Questions: All questions related to the application can be directed to Savannah Hoffman at shoffman@affordablehomes.org / 360-584-6774

All applications, including supporting materials, must be received on or before March 1st. The timeliness of your application is a factor in the review process, and no exceptions will be made for late submissions.

We will notify you once our team has reviewed your application, applications are reviewed on a rolling basis.