

Home Maintenance Resources for Existing Homeowners

HomeRepair Loans

Mortgage loans are available for up to \$20,000 to address health and safety repairs, code violations, or mechanical systems, etc. Flexible terms. Funds for households earning up to 80% of median income or higher in qualified census tracts. Capital Region. Contact: Community Loan Fund of the Capital Region, ☎ 436-8586.

Home Energy Efficiency Programs

Take control of your energy use to save money and make your home more comfortable with help from the New York State Energy Research and Development Authority (NYSERDA). The first step is a comprehensive home energy assessment, which is free for most New Yorkers. Grants and low-interest rate financing for energy related improvements are available. Visit www.GreenCapitalRegion.org . ☎ 434-1730 ext 401 to speak with AHP's Energy Advisor.

Weatherization Program

Energy audits and weatherization assistance. For HEAP eligible households.

Albany

Albany Community Action Partnership ☎ 463-3175 x 2
Cornell Cooperative Extension of Albany County, ☎ 765-3539

Schenectady

Saratoga County EOC ☎ 587-3158.

Rensselaer

Commission on Economic Opportunity, ☎ 272-6012.

Restore Program

Assistance to home owners age 60 or older for emergency repairs. Earn less than 50% of median income.

Albany

City of Albany: South End Improvement Corp, ☎ 436-8777
Albany County (excluding City of Albany): Albany County Rural Housing Alliance, ☎ 765-2425.

Schenectady

City of Schenectady: Community Land Trust of Schenectady ☎ 372-7616

	<i>Household of 1</i>	<i>Household of 2</i>	<i>Household of 3</i>	<i>Household of 4</i>	<i>Household of 5</i>
<i>50% of Median in 2012</i>	\$27,343	\$31,250	\$35,156	\$39,062	\$42,187
<i>80% of Median in 2012</i>	\$43,750	\$50,000	\$56,250	\$62,500	\$67,500
<i>100% of Median in 2012</i>	\$54,687	\$62,500	\$70,300	\$78,125	\$84,375

ACCESS to Home Program

Grant to provide accessibility modifications to persons with disabilities and frail elderly, including building ramps, widening doorways, etc. Earn less than 50% of median income. Confirm availability.

Albany

County-wide: Albany Community Action Partnership, ☎ 463-3175 x 121

USDA 504 Loan/Grant

Loans of up to \$20,000 at 1% interest for 20 years available to households under 50% of median income. Seniors (age 62+) may be eligible for grants of up to \$7,500. USDA rural areas only. Contact: USDA Johnstown, ☎ 762-0077 or USDA Greenwich, ☎ 692-9940

In Albany County:

City of Albany Programs

HOAP City of Albany. Grants of up to \$5,000 and 20 year mortgage for up to an additional \$15,000. Earn less than 80% of median income. Repairs to meet housing quality standards. Contact: City of Albany, ☎ 434-5240.

Emergency/Security Program Up to \$1,000 grant for emergency work or security enhancements. Contact: Neighborhood Improvement Corporations within the City of Albany. ☎ South End: 436-8777; Arbor Hill: 463-9993.

Home Repair Grants

Several programs available. Income limits apply depending on the program.

County-wide: Albany County Rural Housing Alliance, ☎ 765-2425.

Watervliet: Albany Community Action Partnership, ☎ 463-3175 x 121

Revolving Loan Fund

Interest free loan of up to \$5,000 with terms of up to 10 years.

Albany County Rural Housing Alliance, ☎ 765-2425.