

Home Repair Resources for Existing Homeowners

Throughout the Capital District

HomeSave Repair Loans

Mortgage loans of up to \$25,000 to address health and safety repairs, code violations, mechanical systems, etc. Flexible terms. Loan eligibility up to 120% of median income. Grants to 80% of median income. Available throughout the Capital District. Contact: Affordable Housing Partnership, ☎ 434-1730.

NYS Energy \$mart

Homeowners of any income can hire certified contractors to perform an energy audit of their home. Depending on the contractor, audits generally cost \$100-\$250. Income-eligible owners may qualify for a free audit and a match towards improvement work. Homeowners can borrow low-interest financing for energy related improvement through a NYSERDA-approved lender. Visit www.getenergysmart.org or call (877) 697-6278.

In Albany County

AHC 60/40 Grant

Grants of up to 60% of repair costs to households earning under 80% of median income. Contact: Albany County Rural Housing Alliance, ☎ 765-2425, www.acrha.org.

Revolving Loan Fund

Interest free loan of up to \$5,000 with terms of up to 10 years. Contact: Albany County Rural Housing Alliance, ☎ 765-2425.

USDA 504 Loan/Grant (*Funds are exhausted. Check future availability.*)

~~Loans of up to \$20,000 at 1% interest for 20 years. Available to senior households (age 62 or older) who earn under 50% of median income. Grants of up to \$7,500. USDA areas only. Contact: USDA Johnstown, ☎ 762-0077.~~

HOAP Program

Grants in City of Albany of up to \$5,000 and 20 year mortgage for up to an additional \$15,000. Earn under 80% of median income. Repairs to meet housing quality standards. Combined with lead abatement program. Contact: City of Albany, ☎ 434-5240.

Tenant Assistance Rehabilitation Program

Available in City of Albany for rental units affordable to households under 60% of median income. Assistance based on number of bedrooms in each unit; owner match required. Contact: City of Albany, ☎ 434-5240.

North Albany Home Improvement Program

60% of total cost up to \$10,000 per unit (up to \$20,000 maximum award). Available to households under 80% of median. Balance of funds may come from City grants. North Albany Neighborhood Strategy Area. Contact: City of Albany, ☎ 434-5240.

Emergency/Security Programs

Up to \$1,000 grant for emergency work or security enhancements. Contact: Neighborhood Improvement Corporations within the City of Albany.

Weatherization Program

Energy audit and weatherization of homes throughout Albany County. Households must earn less than 60% of median income. Administered by: Albany County Opportunities, 432-4460 for Cornell Cooperative Extension of Albany County, ☎ 765-3539. Details at

<http://www.acoi.com/weatherization.html>

In Rensselaer County

Revolving Loan Fund

Low interest loan of up to \$30,000 to homeowners to make repairs to meet code, abate lead, repair major structural systems, etc. Earn under 80% of median income. City of Troy. Contact: TRIP/Rensselaer County Housing Resources, ☎ 690-0020.

Restore Program

Grants up to \$5000 to homeowners under 40% of median income who are age 60 or older. Throughout Rensselaer County. TRIP/Rensselaer County Housing Resources, ☎ 690-0020.

USDA 504 Loan/Grant

Loans of up to \$20,000 at 1% interest for 20 years. Available to senior households (age 62 or older) who earn under 50% of median income. Grants of up to \$7,500. USDA areas only. TRIP/Rensselaer County Housing Resources, ☎ 690-0020.

Weatherization Program

Energy audit and weatherization of homes throughout Rensselaer County. Households at less than 60% of median income. Contact: Commission on Economic Opportunity, ☎ 272-6012.

CEO HOME Repair Program

Prioritized repairs for elderly, disabled and other homeowners in the City of Troy. Services include electrical, heating, plumbing, and carpentry as an alternative for some homeowners that may have lost their homes because they could not afford repairs or upgrades for basic safety and comfort. Contact: Commission on Economic Opportunity, ☎ 272-6012 or visit their website at www.ceo-cap.org/housing.html

In Schenectady County

SHIP Program

~~Grant money to meet building codes and housing quality standards. Earn under 80% of median income. Contact: Schenectady Municipal Housing Authority, ☎ 386-7000.~~

SHARES

Emergency repair assistance up to \$5,000 for 1- and 2- unit owner occupied buildings in the City of Schenectady. Max. 80% AMI. Call Community Land Trust of Schenectady for details: ☎ 372-7616.

Weatherization Program

Energy audit and weatherization of homes throughout Schenectady County. Households must earn less than 60% of median income. Contact: SCEOC, ☎ 587-3158.

In Schoharie County

Schoharie RPC

Schoharie county rural preservation offer's first time home buying and/or repair grants. Though there home purchase assistance programs. Applicants must meet certain income guidelines. Funds can be use for down payment and closing, and rehabilitation monies to address health and safety hazards in the home. For more info contact Schoharie County Rural Preservation, 349 Mineral Springs Rd., Cobleskill, NY 12043, 📞 (518) 234-7604.