Home Maintenance Resources for Existing Homeowners

Home Repair 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

<table>
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<tr>
<th>50% of Median in 2012</th>
<th>Household of 1</th>
<th>$27,343</th>
<th>Household of 2</th>
<th>$31,250</th>
<th>Household of 3</th>
<th>$35,156</th>
<th>Household of 4</th>
<th>$39,062</th>
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<tbody>
<tr>
<td>80% of Median in 2012</td>
<td>Household of 1</td>
<td>$43,750</td>
<td>Household of 2</td>
<td>$50,000</td>
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<td>Household of 4</td>
<td>$62,500</td>
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<td>$67,500</td>
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<tr>
<td>100% of Median in 2012</td>
<td>Household of 1</td>
<td>$54,687</td>
<td>Household of 2</td>
<td>$62,500</td>
<td>Household of 3</td>
<td>$70,300</td>
<td>Household of 4</td>
<td>$78,125</td>
<td>Household of 5</td>
<td>$84,375</td>
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**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.