

# Home Repair and Rehabilitation Programs

# A Resource Guide for NYC Homeowner Advocates Updated January 2018

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#### **REPAIR LOAN PROGRAMS**

# **AAFE Community Development Fund**

- Emergency Repair Loan
  - This fund offers low interest loans of up to \$15,000 for emergency repairs
  - o For further information: <u>Emergency Repair Loan</u> or call **212-964-2288**

#### • Rehabilitation Loan

- Loan for owners of a 1-4 family condominium, or a cooperative for owner-occupancy in one of the five boroughs of New York City. Must meet the income eligibility requirements and receive individual counseling from an AAFE CDF Homeownership Counselor.
- O Up to \$50,000 for rehabilitation
- For further info go to Rehabilitation Loan or call 212-964-2288

# NYC Department of Housing Preservation & Development (HPD)

- Primary Prevention Program (PPP)
  - The Program (Lead Hazard Control and Healthy Homes) offers federally-funded grants for reduction of lead-based paint hazards to owners of residential buildings constructed prior to 1960, as well as healthy homes interventions for eligible projects. The grants are provided as forgivable loans, averaging \$10,000 per apartment.
  - For more information, click here or call **212-863-8860**

# NYC Department of Environmental Protection Agency (DEP)

- Water and Sewer Line Protection Program
  - o Partnership with DEP and American Water Resources
  - Most insurance providers will not cover the cost of repair
  - Covers \$5,000 in water line repairs and \$8,000 in sewer line repairs (link: <u>Water Line</u>
     <u>Protection Program</u>)
  - Further Information go to the American Water Resources site or call 877-513-8520.

# Leak & Waste Forgiveness Program

- The Leak & Waste Forgiveness Program offers homeowners a reduction in their water bill. To qualify, homeowners must have a large water and sewer bill that was due to an extraordinary leak on the property (not in a fixture like a toilet, a sink, a tub, a garden hose, etc.) which required the services of a licensed plumber to complete the repair. The program is only available through a written application sent to the Customer Services mailing address on your bill. (NOTE: the charges on the high bill will never be reduced more than half of their original issue value.)
- o For more information see here.

# • Free Home Water Conservation Kits

 DEP is offering free water saving kits to homeowners and individual apartment tenants who live in NYC. Kits contain retrofit fittings such as low-flow showerheads, faucet aerators, and different gravity tank toilet water-saving devices that, if installed and are replacing higher consumption fittings, can reduce water consumption and any associated energy costs. Fore more information see here.

# **Neighborhood Housing Services NYC (NHS-NYC)**

# • Emergency Repair Loan and Rehab Loan

- The NHS Home Repair Loan Program provides direct, low-interest home improvement loans to owners of 1-4 family homes in NYC.
- This funding will provide Emergency Repair Loans up to \$10,000 to correct health and safety-related emergency situations such as roof leaks, water main breaks, or heating system repairs in small, owner-occupied buildings.
- o To learn more, call **212-519-2550**

# • Project HELP (Home Emergency Loan Program) - CLOSED

- This is a loan program to assist low- and moderate-income homeowners who need emergency repairs.
- The program covers up to \$20,000 in repairs per household. Senior homeowners 60 and over, especially those with disabilities, are especially encouraged to apply. <u>Click here for</u> more details.
- Project HELP complements NHS-NYC's existing rehab programs, which include emergency loans of up to \$10,000; moderate rehab loans of up to \$30,000; and mixed-use multifamily loans of up to \$99,000, with interest rates capped at 6%.
- To learn more, go to the NHS Website.

# Revolving Loan Fund

- A 5-30 year term loan with with 2-5% interest that covers up to \$50,000 for repairs and building system replacements.
- Only owner-occupied, 1-4 family homes qualify.
- To learn more, call **212-519-2500** or go to the NHS Website.
- For Jamaica residents, go to NHS of Jamaica's Website.

#### The Parodneck Foundation

# • Senior Citizen Homeowner Assistance Program (SCHAP)

- Parodneck and HPD administer SCHAP to assist LMI seniors in making necessary home repairs. A maximum of \$40,000 is available for single-family homes. For homeowners of two- to four-family homes, a maximum of \$30,000 per unit is available.
- Loans (not grants) for seniors homeowners with repair issues.
- Must be over 60 cannot exceed 120 % of AMI and have been an owner-occupant of a one- to four-family home for at least two years
- For more information click here or call **212-431-9700** or **311**.

# **Federal Housing Administration**

# • 203(k) Loan

- Program offers borrowers a single loan to purchase or refinance a home and also cover the cost of repairs and improvements. The borrower applies through a lender approved by the FHA. There are two types of 203(k) loans: regular and streamlined.
  - Streamlined loans, which are easier to obtain, can be used to replace building systems such as heating or plumbing, improve energy efficiency and eliminate health and safety hazards.
  - Regular 203(k) loans are for more substantial projects.

- In NYC metro area \$636,150 loan limit and a 97.75% LTV.
- For more information, visit <u>HUD.gov</u> and search for 203(k) loans or streamlined 203(k) loans. Search for approved lenders <u>here.</u>

#### • Title I Loan

- O HUD-insured loan for property improvement. Loans on single family homes may be used for alterations, repairs, and for site improvements. Loans on multifamily structures may be used only for building alteration and repairs. Title I can be used in conjunction with a 203(k) loans. The applicant must have a good credit history and the ability to repay the loan in regular monthly payments. Both large and small improvements can be financed. Search HUD's list at HUD.gov to find an approved Title I lender in your state. HUD does not lend money for property improvements directly.
- Up to \$25,000 for a single family house an average of \$12,000 per living unit, up to a total of \$60,000 for Multifamily.
- For additional information on that program <u>click here</u> or call (800) 767-7468 and request item number 2651.

# New York State Energy Research and Development Authority (NYSERDA)

- Home Performance with ENERGY STAR Program

  - Home energy assessment conducted by trained and experienced home performance contractors. The assessment provides you with a top-to-bottom look at where your home is wasting energy. You will learn the root cause of any drafts, inconsistent temperatures, heating and cooling system failures, or other problems you may be experiencing.
  - For more information: <u>Visit our website</u> or call 1-866-NYSERDA or contact a local <u>constituency-based organization (CBO)</u>. CBOs are partners in the program who help homeowners access and participate in the Home Performance with ENERGY STAR program. The CBOs covering NYC are below:
    - Staten Island: NHS of Staten Island (Laurette Steele <u>Isteele@nhsofsi.org</u> 718-442-8080)
    - Queens: <u>NHS of Jamaica</u> (Tayyab Buksh <u>tayyab.buksh@nhsj.org</u> **718-517-6654**)
    - The Bronx: <u>Sustainable South Bronx Inc.</u> (Angela Tovar <u>atovar@ssbx.org</u> 646-400-5432)
    - Manhattan: <u>Pratt Center for Community Development</u> (Kristen Chin <u>kchin@prattcenter.net</u> (718) 636-3486)

#### **NHS of Jamaica**

# • 1-4 Units Home Improvement Loans

- This product offers below-market-rate financing on loans for LMI homeowners who have experienced difficulties in obtaining conventional financing.
- Loan amounts up to \$100,000 at 3-6% interest rates at terms designed to meet the borrower's budget. Owners receiving assistance under this program will also receive written cost estimates, budget, and construction counseling.

#### • 1-4 Unit Gut Rehabilitation Loans

 The 1-4 Unit Gut Rehabilitation program helps homeowners to completely renovate their homes. Loans amounts up to \$300,000. Interest rates are flexible. Loans may be used toward major repairs such as electrical, plumbing, exterior structural repairs, re-roofing, new interior finishes, and remodeling kitchens and bathrooms.

# • Debt Consolidation Rehab Loan

 This loan, for owner-occupied, residential 1-4 unit buildings in New York City, consolidates debts and provides funds available for home rehab. The maximum amount is \$80,000, of which no more than 49.99% can be spent on consumer-related debt. Real estate-related debt can go up to 80% of the total loan amount.

# Revolving Loan Fund

- This program offers below-market-rate home improvement loans to owners of 1 4 unit homes. NHS of Jamaica has partnered with local government and private lenders to build a pool of funds to address the needs of homeowners throughout Community Board 12.
- The program only covers residents of Queens Community District 12.
- Further info is located here or here

# State of New York Mortgage Agency (SONYMA)

# Neighborhood Revitalization Program (NRP)

- This program assists owner-occupant homebuyers to purchase and renovate vacant homes. NRP offers individuals seeking to purchase a home in Queens CD 12 and 13 a renovation loan and mortgage financing. Qualified low and middle income buyers have a minimum borrower contribution of 1-3 percent and receive a renovation loan up to \$20,000 for home improvements. The renovation loan may be forgiven after 10 years. NRP may be used with other grant and assistance programs.
- o Income limits are capped at 150% AMI
- For more details about NRP please visit SONYMA's product page, or call 1-800-382-4663.

# **Cypress Hills Local Development Corporation**

# • Healthy Homes Initiative - CLOSED TO APPLICATIONS

- Cypress Hills Healthy Homes Initiative (CHHHI) provides assistance to eligible homeowners for significant repairs and/or building system upgrades homeowners living between Jamaica Ave. and Atlantic Ave., Pennsylvania Ave. and Elderts Lane in Brooklyn, New York.
- Repairs Include: Roof repairs; Heating system replacement or upgrades; Basement Repairs due to water infiltration; Pest management; And other Energy Retrofit work.

This initiative has income & other programmatic requirements that must be approved in order to receive assistance.

- The funding source is NYS Affordable Housing Corporation.
- More Info Here

# The New York Landmarks Conservancy

# Historic Properties Fund

- The Historic Properties Fund offers low-interest loans and project management assistance to owners of historic residential, non-profit, religious, and commercial properties throughout the City – mostly in low- to moderate-income communities.
- Loans generally apply to exterior work or structural repairs and range from \$40,000 to \$300.000.
- Loans are only considered to owners of individually designated landmarks, properties in historic districts, or buildings listed or eligible for listing in the State or National Register of Historic Places.
- Blaire Walsh at 212-995-5260 or fill out and return to her attention a completed Property Profile Form.

# • Queens Historic Properties Fund

- The Queens Historic Properties Fund offers low-interest loans and project management assistance to owners of historic residential, non-profit, religious, and commercial buildings in Queens.
- Loans generally apply to exterior work or structural repairs and range from \$10,000 to \$50,000. Interest rates are generally below market, and terms usually range from five to ten years.
- Loans are only available to owners of individually designated landmarks, properties in historic districts, buildings listed or eligible for listing in the State or National Register of Historic Places, or buildings considered contributing to an historic district.
- Loans must be secured by a Promissory Note and/or other collateral.
- o For more information, contact Karen Ansis at <a href="mailto:karenansis@nylandmarks.org">karenansis@nylandmarks.org</a>

#### REPAIR, RETROFITTING GRANTS, AND REBATES

#### **NHS of Jamaica**

# • Owner-Occupied Rehab Grant Program - CLOSED TO APPLICATIONS

- Offers grants up to \$15,333, to homeowners who are unable to pay for home repairs.
   These repairs include health and safety related repairs, carpentry, railing and plumbing.
- o For more information, click here.

# **Project Help - CLOSED TO APPLICATIONS**

# NHS Brooklyn

- Brooklyn homeowners of a 1-4 family home, cooperative, or condominium, eligible for a home repair grant of up to \$20,000.
- Eligible Repairs (not a complete list): Broken or frayed electrical wires, Major leaks,
   Deteriorating stoop, Windows/doors that do not close, Defective chimney,
   Inoperative/defective heating system, Roof repair / replacement.
- For more information, click here.

# • Bronx NHS Home Repairs Grant/Loan programs - CLOSED TO APPLICATIONS

- (1) Owner occupants of 1-4 family homes; and facilitate loans for (2) Owners of 5-20 residential units or mixed-use properties. In general, Bronx NHS provides approvals on Home Repairs/Emergency grants/loans within 7 business days from time of application.
- The loans and grants can be used to repair water main, boiler, sewer lines, sidewalk violation, roof, plumbing, electrical and eliminate conditions dangerous to health and safety.
- Currently the maximum conditional grant/loan amount is \$10,000, or \$5,263 dollars per unit.
- For more information, click here.

# **Crown Heights Jewish Community Council**

- FREE Boiler Replacement
- Owners of a 1 to 2 family homes that have a boiler that is not in working condition or not repairable, can apply for a Free Boiler through the (Home Energy Assistance Program) HEAP program.
- A HEAP representative will be at the Crown Heights Jewish Community Council offices on Tuesdays, starting Nov. 17, 2015.
- In order to apply for the boiler replacement program, applicants must bring the following documents: A completed HEAP application (2015-16 application available online or for pick up at the CHJCC office, 387 Kingston Ave), Two (2) quotes (estimates) from HEAP approved vendors. HEAP vendors give free estimates.
- For more info call the CHJCC, 718-771-9000 X 7701 or visit the website.

#### **National Grid**

- National Grid offers six different rebates and services to homeowners in their Brooklyn, Queens, and Staten Island service areas:
  - Rebates of up to \$75 on a Wi-Fi enabled thermostat available to homeowners who install an energy-saving Wi-Fi enabled thermostat.
  - Rebates of up to \$1,000 for a hot water boiler, up to \$500 for a steam boiler, or up to \$600 for a furnace.
  - Rebates of up to a \$100 to Upgrade an Older Boiler by installing weather-sensitive reset controls.
  - Up to \$400 in rebates for installing a high-efficiency natural gas water heater
  - Up to \$50 rebates on thermostatic radiator valves.
  - Rebates on installing hot water pipe insulation, up to \$0.75 a foot.

For information or to apply for any of these rebates call **877-316-9491** or see <a href="here">here</a>.

# **PSEG Long Island**

- **PSEG Long Island** offers nine different rebates and services to homeowners in their Queens service areas:
  - Receive \$85 if you have a central air conditioning system and install a qualifying smart thermostat that allows PSEG to make minor, short-term adjustments to your air conditioning that reduce power use during periods of high demand.
  - Up to \$1.00 for each LED A light bulb Up to \$2.00 for each LED specialty bulb & fixture for builders, contractors and our homeowners who need to purchase more than 20 of

- the same LED bulb. MUST GET A PRE-APPROVAL before purchase is made in order to participate in this program.
- \$50 rebate on <u>eligible ENERGY STAR air purifiers</u> with a Clean Air Delivery Rate (CADR) rating for dust of 100 or more. \$25 rebate on <u>eligible ENERGY STAR air purifiers</u> with a CADR rating for dust of less than 100.
- \$125 rebate on an ENERGY STAR® Electric Clothes Dryer
- \$300 rebate on Electric Heat Pump Clothes Dryers
- \$25 mail-in rebate on eligible ENERGY STAR dehumidifier.
- \$75 rebate for a New Refrigerator
- Up to \$2000 per/ton rebate for Geothermal/Ground Source Heat Pump
- Up to \$600 for Residential Central Air Conditioning Rebate Program

For information or to apply for any of these rebates see <a href="here">here</a>.

#### ConEd

ConEd offers twelve different rebates and services to homeowners in their New York City service area:

- Rebates of up to \$185 for homeowners who buy a Con Edison-approved thermostat For more information see.
- \$30 rebate for eligible Room Air Conditioners.
- \$20 for eligible Dehumidifiers.
- \$35 for eligible Washing Machines.
- \$50 for eligible Dishwashers.
- Free LED Light Bulbs Distributed in following neighborhoods: in Brooklyn, Greenpoint, East Williamsburg, Bushwick, Bedford-Stuyvesant, Crown Heights, East Flatbush, Brownsville, East New York, Cypress Hills in Queens, Richmond Hill, Howard Beach, Broad Channel, Ozone Park, South Ozone Park, Woodhaven, Kew Gardens.
- Look out for our contractors from Franklin Energy as they go door-to-door in your neighborhood to install complimentary LED light bulbs in your home.
- \$600 rebate for ductless mini-split heating and ACs.
- Up \$1,800 rebate to upgrade heating and cooling equipment
- Through January 31, 2018, get a rebate of up to \$1,800 on water heaters, gas furnaces, boilers, and Wi-Fi thermostats.
- Up to \$500 on central air conditioning systems, furnace fans, and electric heat pumps.
- Up to \$3,000 in rebates to convert 1-4 family homes from oil heat to natural gas.

For information or to apply for any of these rebates see here.

# New York City Department of Environmental Protection (DEP) Toilet Replacement Program (TRP)

- DEP offers eligible property owners a \$125 voucher that can be redeemed at participating vendors for the purchase of a high-efficiency toilet. The program will be available in phases and is expected to run through 2018. One voucher will be issued for each toilet to be upgraded.
- To be eligible to participate in this program:
  - Building must have four or more units
  - Building must have been converted to the Multi-Family Conservation Program flat-rate billing effective July 1, 2012
  - Water meter is connected to an Automated Meter Reading (AMR) device
  - Applicants cannot be in arrears with their water or sewer bills without a valid payment agreement

- Building did not participate in the DEP Toilet Rebate Program which was available from 1994 through 1997
- Building currently contains toilets using more than 1.6-gallons of water per flush
   For more information see <a href="here.">here.</a>

# United States Department of Veterans Affairs Specially Adapted Housing (SAH) Grant

- SAH grants help Veterans with certain service-connected disabilities live independently in a barrier-free environment. SAH grants can be used in one of the following ways:
  - Construct a specially adapted home on land to be acquired
  - o Remodel an existing home if it can be made suitable for specially adapted housing
  - Apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant.

# **Special Housing Adaptation (SHA) Grant**

- SHA grants help Veterans with certain service-connected disabilities adapt or purchase a home to accommodate the disability. You can use SHA grants in one of the following ways:
  - Adapt an existing home the Veteran or a family member already owns in which the Veteran lives
  - Adapt a home the Veteran or family member intends to purchase in which the Veteran will live
  - Help a Veteran purchase a home already adapted in which the Veteran will live
- Servicemembers or Veterans with a permanent and total service-connected disability, may be entitled to a Specially Adapted Housing (SAH) grant or a Special Housing Adaptation (SHA) grant.
- For more information, click here.

# Home Improvements and Structural Alterations (HISA)

- This grant provides medically necessary improvements and structural alterations to Veterans/Service Members' primary residence for the following purposes:
  - Allowing entrance to or exit from their homes
  - Use of essential lavatory and sanitary facilities (e.g. roll in showers or walk in tubs)
  - Allowing accessibility to kitchen or bathroom sinks or counters (e.g. lowering counters/sinks)
  - Improving entrance paths or driveways in immediate area of the home to facilitate access to the home through construction of permanent ramping
  - Improving plumbing or electrical systems made necessary due to installation of home medical equipment
- Lifetime HISA benefit up to \$6,800 may be provided for:
  - Veterans and Servicemembers who have a service connected condition
  - Veterans who have a non-service connected condition rated 50% or more service connected
  - Lifetime benefit up to \$2,000 may be provided for Veterans who have a non-service connected condition
- For more information, click here.

# **Bedford Stuyvesant Restoration Corporation**

• Weatherization Program

 This program is supported by DHCR and serves approximately 300 low income households annually, helping them reduce energy costs. Including installation of new windows, upgrade of heating systems, and the provision of energy efficient appliances such air conditioners and refrigerators. For more information contact 718-638-5705.

# • Retrofit Bed Stuy Block by Block Initiative

- Restoration and IMPACCT Brooklyn have partnered together to provide free energy audits and upgrades to local households, creating model green blocks in the heart of Brooklyn. Households across some 23 blocks have already participated in the program.
- For more information, contact **718-638-5705**.

# **ODA Community Development Weatherization Assistance Program**

- Applications from renters, homeowners, and rental property owners are accepted.
- Services provided include:
  - Replacement or repairs of broken windows and/or outer doors
  - Replacement, cleaning, or upgrade of boilers / burners
  - Refrigerator replacements
  - Smoke and carbon monoxide detectors installation
  - Roof insulation
  - Weather-stripping and/or caulking around doors and windows
  - Insulation of hot water and steam pipes
  - Electrical fixtures upgrades
  - Energy-saving fluorescent light bulbs installation
  - Venting systems cleaning and upgrades
- Contact at <u>oda@odawap.org</u>

# NYSERDA

# **Advanced Cordwood Boiler Program**

- Total up to \$10,000, calculated as 25% installed cost up to \$5,000 per unit, with an additional \$5,000 for documented recycling (removal and destruction) of old outdoor or indoor wood boiler, or \$2,500 for recycling whole house wood furnace. Up to \$5,000 per installed unit is available for customers with existing oil heat or propane.
- Incentives will not be provided directly to customers purchasing or installing the new system. Incentives are only available for new equipment and systems that have not been installed (partially or completely) prior to NYSERDA approval of a Project Application.
- You may qualify for a <u>low-interest loan</u> to help pay for eligible project costs.

# **REPAIR TAX CREDITS**

# The New York State Historic Homeowner Tax Credit Program (SHPO)

- The Homeowner tax credit provides 20% of qualified expenditures up to \$50,000 in credits. Program Requirements A "Qualified Historic Home" must be: (1) An owner-occupied residential structure (includes condominiums and cooperatives), (2) Listed on the State or National Register of Historic Places (NR) either individually or as a contributing building in a historic district, (3) Located in a Federal Census Tract that is at or below the State Family Median Income level.
- Qualifying applicants must be: A New York taxpayer and the owner of a qualified historic home. Certain restrictions apply. The project must: (1) Have qualifying rehabilitation costs that exceed

- \$5,000. (2) Spend at least 5% of the total on exterior work. (3) Receive approval from SHPO staff before work starts.
- For information, click <u>here</u>.

# **Federal Investment Tax Credit Program for Income Producing Properties**

• Owners of income producing real properties listed on the National Register of Historic Places may be eligible for a 20% federal income tax credit for the substantial rehabilitation of historic properties. The final dollar amount is based on the cost of the rehabilitation; in effect, 20% of the rehab costs will be borne by the federal government. The work performed (both interior and exterior) must meet the Secretary of the Interior's Standards for Rehabilitation and be approved by the National Park Service. For more information, please contact State Historic Preservation Office (SHPO) or go to our Territorial Map section to find information for the Investment Tax Credit Program representative for your county.

# J-51 Property Tax Exemptions and Abatements

- New York City provides owners of residential buildings with tax incentives to rehabilitate these buildings. After doing certain categories of rehabilitation work owners are eligible to receive a J-51 property tax abatement, and/or a J-51 property tax exemption.
- A property tax abatement reduces the amount of taxes owed by the building owner by an amount tied to the cost of the work done.
- A J-51 property tax exemption effectively freezes a building's assessed value for tax purposes, so the owner does not pay property tax on the increase in value resulting from rehabilitation work.
- Eligible work may include:
  - Alterations or conversions of a one- or two-family home, when done with substantial governmental assistance;
  - Alteration to the exterior of a landmark building;
  - Moderate rehabilitation (at least one system replacement) of a multiple dwelling that is at least 60 percent occupied;
  - Alterations designed to conserve energy;
  - Alterations to eliminate unhealthy or dangerous conditions, generally including any repair included on the Department of Housing Preservation and Development's (HPD) list of Major Capital Improvements;
  - Substantial rehabilitation (four systems replacement) of low- and moderate-income housing, or conversion of a building into low- and moderate-income housing, when the owner receives substantial governmental assistance;
- For more information see <u>here</u> and <u>here</u>.

# New York State Solar Energy System Equipment Credit

- This credit is equal to 25% of qualified solar energy system equipment expenditures and is limited to \$5,000. Solar energy system must use solar radiation to produce energy for heating, cooling, hot water, or electricity for use at applicants primary residence.
- For more information see here.

New York State Solar, Wind & Biomass Energy Systems Exemption

- Real property that contains a solar, wind, or farm waste energy system approved by the State Energy Research and Development Authority (NYSERDA) is exempt from taxation for a period of 15 years to the extent of any increase in assessed value due to the system.
- For more information see here.

#### **DIRECT REPAIR AND RETROFITTING PROGRAMS**

#### **BronxWorks**

# **Minor Repair Program**

- BronxWorks has technicians who come to seniors' homes and make minor home repairs such as
  putting up window shades, replacing door hinges, fixing leaky faucets, replacing smoke alarm
  batteries, changing light bulbs, installing shelves, and repairing cabinets. The technicians also
  perform security checks of locks, window gates, peepholes, carbon monoxide detectors, and
  other safety features to make sure seniors stay safe within their homes.
- For more information, please contact: Jazmin Reyes @ (718) 299-0300, <u>ireyes@bronxworks.org</u>

# Met Council on Jewish Poverty

# **Project Metro Repair**

- Program offers a free handyman service for low income seniors throughout NYC to make minor repairs and installations that will eliminate safety hazards. Repairs performed include: Bathtub grab bars, smoke and carbon monoxide detector, door locks and chains, window locks and screens, wood railing, broken tiles, electrical outlets and switches, doorbells, light bulbs, handheld showers, holes, cracks, and dents in the walls, waterproofing tubs and showers, winterizing windows, doors, and A/C units
- Must be be 60 years or older, reside in New York City, and show financial need.
- For more information, click here or call 212-453-9542 or email homeservices@metcouncil.org.

# New York Foundation for Senior Citizens Home Repair and Safety Audit Programs

- Repairs include minor plumbing, gutter- cleaning, masonry, electrical, carpentry, caulking, weather- stripping, home readiness for winter and summer, and the installation of crime prevention devices, as well as some emergency services.
- For more information, go to webpage or call 212-962-7655.

# **Margert Community Corporation**

- Project RESTORE CLOSED TO APPLICATIONS
  - Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)
     Program funds may be used to pay for the cost of emergency repairs to eliminate
     hazardous conditions in homes owned by seniors (60 years or better) when the
     homeowners cannot afford to make the repairs in a timely fashion. Repair work
     undertaken cannot exceed \$5,000 per building, and may only be used to correct severe
     housing deficiencies, which, in the opinion of Margert Emergency Repair Auditor,
     threaten the life, health or safety of the homeowner.
  - To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income. The property must be in Queens.
  - For more information, click <u>here</u> or call **718-471-3724**.
- Weatherization Assistance Program (WAP)

- Margert administers the WAP which helps homeowners reduce their energy costs
  through weatherization projects. Energy efficiency measures performed through the
  program include air sealing (weather-stripping, caulking), wall and ceiling insulation,
  heating system improvements or replacement, efficiency improvements in lighting, hot
  water tank and pipe insulation, and refrigerator replacements with highly efficient
  Energy Star rated units.
- More Information, click <u>here</u> or call **718-471-3724**.

# **Rebuilding Together NYC**

# • Critical Home Repair Program

 Critical home repairs has operated since 1999. Home projects consist of major repairs for residents who cannot afford to maintain their homes in a safe and healthy fashion.
 Use the National Healthy Housing Standard to conduct home assessments and develop scopes of work that ensure the most important repair needs are met.

# • Accessibility ModificationsProgram

- The Accessibility Modifications Program is funded by New York State HCR. This funding allows us to spend up to \$25,000 per recipient, and requires that we place a five-year forgivable lien on the property in the amount of the total scope of work cost. This lien decreases by 20% each year until it is fully dissolved at the end of year five. If the homeowner chooses to sell the property during this regulatory period, he or she must first satisfy the lien by repaying any remaining amount to the funder.
- Applicant's home must been in NYC, be at or below 80% of the Area Median Income, be disabled or elderly, and in need of home modifications.
- U.S. Veterans or Medicaid participants must produce DD Form 214 or Medicaid Client Identification number respectively.

For additional information on both programs, click here.

# **Northfield Community LDC**

- Weather2Home (Weatherization)
  - The program is administered by the U.S. Department of Energy through New York State government with supplemental funding from the Low Income Home Energy Assistance Program (LIHEAP) of the U.S. Department of Health and Human Services and private monies.
  - Northfield Community LDC's Weatherization Assistance Program offers a broad range of services to Staten Island Residents. Staff conduct energy audits and compile data on energy use in single family homes and multi-family buildings. Other services include:
    - Detect and correct dangerous levels of carbon monoxide
    - Upgrade or replace heating and distribution systems
    - Insulate roofs and walls
    - Seal open by-passes and chasers
    - Repair or replace non-energy efficient windows and doors
    - o Install carbon monoxide and smoke detectors.
  - For more information, please contact: <u>northfieldldc\_mrarick@yahoo.com</u> or 718-442-7351 ext. 271

# Project Restore

- Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)
   Program funds may be used to pay for the cost of emergency repairs to eliminate
   hazardous conditions in homes owned by seniors (60 years or better) when the
   homeowners cannot afford to make the repairs in a timely fashion. Repair work
   undertaken cannot exceed \$5,000 per building, and may only be used to correct severe
   housing deficiencies.
- To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.
- For more Information, please contact <u>NorthfieldIdc\_btrap@yahoo.com</u> or call
   718-442-7351 ext.227.

# Sunset Park Redevelopment Committee Inc.

# **Weatherization Assistance Program**

- Sunset Park Redevelopment Committee administers the WAP which helps homeowners reduce their energy costs through weatherization projects. This program is similar to Margert's above.
- More information, click here or 718-492-8580.
- For weatherization programs in other areas, click <u>here</u>.

# New York State Energy Research and Development Authority (NYSERDA) EmPower New York

- The primary focus of EmPower New York program is to provide cost-effective energy efficiency upgrades at no cost to eligible low income households in New York.
- Must live in building with 100 units or fewer. Household income is below 60 percent of the state
  median income OR participate in a utility payment assistance program. electricity or natural gas
  customer of Con Edison, National Grid and pay service benefit charge (SBC) OR heat with oil,
  propane, or kerosene.
- Upgrades include, replacement of old-style light bulbs with high-efficiency lighting, replacement
  of inefficient refrigerators and freezers with new ENERGY STAR® certified models, added
  insulation to home to reduce heating costs, and Air sealing to reduce drafts.
- For more information see here.