

## **Housing:**

### National:

**USDA Rural Development Office:** [www.rurdev.usda.gov/ny](http://www.rurdev.usda.gov/ny); 692-9940.

- Farm Labor Housing: loans and grants
  - Housing Preservation: grants for needed repairs
  - Rental Housing for Families and Elderly: loans and loan guarantees
  - Self-Help Housing: loans and grants
  - Single Family Home Ownership: loans and loan guarantees
  - Single Family Home Repair: loans and grants
  - Direct Home Loan Program: low and very low income families. 5.375% interest rate
- Eligibility Limits: [http://www.rurdev.usda.gov/rhs/sfh/GSFH\\_Income\\_Limits/NY%20GRH.pdf](http://www.rurdev.usda.gov/rhs/sfh/GSFH_Income_Limits/NY%20GRH.pdf)

**US Department of Housing and Urban Development:** <http://www.hud.gov/> 464-4200

- Good information about the steps of buying a home.
- Tools for each step of the process
- Links to other state programs funded by HUD

### New York State:

**Division of Housing and Community Renewal:**

<http://www.dhcr.state.ny.us/general/pubs/html/hsgprg07.htm#acc>; 1-866-275-3427

- Access to Home Program
- Farmworker Housing Program
- Homes for Working Families Initiative
- HouseNY Program
- Housing Development Fund
- Low-Income Housing Credit Program
- Low-Income Housing Trust Fund Program
- Neighborhood and Rural Preservation Companies Program
- New York Main Street Program
- New York State Affordable Housing Directory
- New York State HOME Program
- New York State Low-Income Housing Tax Credit Program
- Residential Emergency Services to Offer Repairs to the Elderly
- Rural Rental Assistance Program
- Technical Assistance
- Weatherization Assistance Program

**Office of Small Cities:** Needs to be applied to with a municipality.

<http://www.nysmallcities.com/default.asp>; 474-2057.

- Housing Rehabilitation: 10-25k grants
- Homeownership: 10-25k for closing costs, price reduction
- Private Water/Wastewater
- New Construction: by local government as last resort.

Washington County:

**EOC-Weatherization:** Weatherization program.

Can help families with projects to increase energy-efficiency of their homes.

[http://www.dhcr.state.ny.us/ocd/apps/Profiles/profile\\_detail.asp?applid=2686](http://www.dhcr.state.ny.us/ocd/apps/Profiles/profile_detail.asp?applid=2686)

Michael Seeley: (518)746-2390

**CCE-Home Buyers Club:** Classes to help walk through the steps of buying a home.

[http://counties.cce.cornell.edu/washington/FCScience/CCEWash\\_Home.html](http://counties.cce.cornell.edu/washington/FCScience/CCEWash_Home.html)

746-2560

**PRIDE of Ticonderoga:** Weatherization and HOME (renovation grants) program.

<http://www.prideofticonderoga.org/>

585-6366

**Home Front Development Corp:** 747-8250

<http://www.homefrontdevcorp.com/>

- Home purchase assistance: subsidy of approx. \$15,500
- Rehabilitation program for the Town of Granville
- Affordable Senior Housing: senior housing complexes in Fort Ann, Kingsbury, and Argyle.
- Homebuyer Education
- Foreclosure Prevention
- Administering Eminent Danger grant from Hadlock Pond