



# *Weatherization & Home Repair Programs*

## *Benefits and Standards of Eligibility*



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Please review the information below to find the type of service you need. Then go to the agency's page where you will find additional information.

## **Table of Contents**

### **I. Weatherization—Insulation, Air-sealing, Doors and Windows**

1. Tioga Opportunities Energy Services (Must be eligible for HEAP) Page: 9
2. NYSERDA-Empower, New York, (Must be eligible for HEAP) Page: 6
3. NYSERDA-Assisted Home Performance (If over-income for HEAP, 50% grant) Page: 6

### **II. Major Repairs—Roofs, Foundations, Wells, Remodeling to Give Access to the Disabled**

#### **A. Urban:**

1. City of Binghamton, Johnson City and Town of Union (Grants) Page: 2
2. Quaranta Housing (Cost Share Grant) Page: 7
3. First Ward Action Council, RESTORE & Access to Home (Grants) Page: 5
4. Rebuilding Together (Free) Page: 8
5. Senior Helpers Program (For a fee) Page: 8

#### **B. Rural:**

1. USDA Rural Development Section 504 (Grant and Loans) Page: 10
2. Quaranta Housing (Cost share grant) Page: 7
3. First Ward Action Council (Grants) Page: 5
4. Senior Helpers (For a fee), Page: 8

### **III. Minor Repairs—Steps, Faucets, Grab Bars, Railings, Lights, Masonry and Ramps**

1. Senior Helpers (Quickest service; for a fee. Ramps built year-round) Page: 8
2. Faith in Action Volunteers, Ramp It Up (Free, ramps built in summer only) Page: 4
3. First Ward Action Council, Home Repair, (Free labor; billed for materials) Page: 5

### **IV. Furnace Repair and Replacement**

1. DSS Emergency HEAP (If denied; get denial in writing) Page: 3
2. Tioga Opportunities (If denied by DSS) Page: 9
3. Senior Helpers (for a fee) Page: 8

### **V. Water Heaters, Overdue Heating Bills, Furnace Repair, Windows, Doors up to \$350.**

1. Project Share – Heart Share (Grants up to \$350) Page: 1

### **VI. Electric Conservation Upgrades—Efficient Refrigerators and Freezers**

1. NYSERDA-Empower NY (Free if eligible for HEAP; OFA has applications) Page: 6

**Project Share**  
**Heart Share**  
1-844-579-5555

- Benefit** Allows up to \$350 toward repair and replacement of water heaters, furnaces, wiring, windows and doors; toward heating fuel expense; or toward appliances needed for medical reasons. Project Share will help pay only for those things not covered by other agencies.
- Eligibility** a) Must be one of the following—NYSEG customer, at least 60, a veteran or in active duty, or have a medical condition dependent on utility use b) For help with heating bills or furnace repair, the applicant must have first exhausted benefits available from HEAP and NYSEG’s Energy Assistance Program (EAP) and still have expenses in excess of income, c) Applicants may not receive a grant more than once every 18 months.
- Note** No other energy assistance program—HEAP, EAP nor weatherization through Tioga Opportunities—pays for water heater replacement, so callers in need of a water heater can be referred straight away to Project Share.

**City of Binghamton, Town of Union,  
 Metro Interfaith Serving Brandywine Highway Area of Binghamton  
 Contact: Conant Smith, Intake: 723-0723  
 csmith@townofunion.com**

**Benefit**      Deferred loans for home repair in Binghamton and Town of Union. The percentage of the loan that must be repaid decreases each year. If the homeowner moves with the first year after the loan is awarded, he will have to pay back all of the loan. Shown below is the smallest percentage of the loan that must be repaid and how long one must remain in the home for repayment to decrease to that level.

	<u>Maximum Loan</u>	<u>Repayment Decreases To</u>
Binghamton	\$25,000.	40% of loan after 5 years
Town of Union	\$10,000.	20% of loan after 10 years
Brandywine District	varies	loan forgiven after 5 years

**Eligibility**    Any age, applicant must live in the house, either one or two family houses considered, and must be current with taxes. Annual income eligibility is \$34,650 for a household of 1 person and scales up for larger households.

**Note**            Based on the number of people currently on their waiting lists and the number of homes served per year, the wait in Binghamton is 4 to 5 years. The wait in the Town of Union is about 2 years. The Town of Union encompasses Johnson City, Endwell and Endicott.

**DSS Emergency HEAP**  
**Heating Equipment Repair and Replacement Program**  
**36-42 Main St., Binghamton, NY 13905**  
**778-2638**

**Benefit** DSS HEAP will repair or, if necessary, replace furnaces that are either not working or working but not safe. A high level of carbon monoxide is a common safety problem. The repair of chimneys, chimney liners, venting to the chimney, boiler system piping, and the replacement of oil tanks—may also be covered by this benefit. The maximum replacement benefit amount is \$6,500 available not more than once every 10 years.

**Eligibility** Applicants must meet the income eligibility requirements for regular HEAP heating assistance and also demonstrate that they have inadequate savings to pay for the repair. This program requires that applicants use all but the last \$3,000 of their savings (after allowable exemptions) toward the furnace repair. For example, if the furnace replacement would cost \$6,000 and the applicant also has \$6,000 in savings, HEAP would require the applicant to contribute \$3,000 toward the repair. The 2013-2014 gross monthly income limits for regular HEAP are as follows:

- \$2,175 for a household of 1
  - \$2,844 for a household of 2
  - \$3,513 for a household of 3
  - \$4,182 for a household of 4
  - \$4,852 for a household of 5
- Higher income levels for larger households*

**Note** Applicants should call the Emergency HEAP office to get a complete list of documents needed to apply for the furnace repair. Besides documenting income and financial resources, applicants must also document that they own the home. Land contracts do not satisfy the ownership test. The resources of anyone listed as co-owner, such as a child or estranged spouse, count in the resource test. Where co-owners will not disclose resources, a prorated benefit may still be available. Applicants or their representatives must apply in person at DSS. Under some circumstances, DSS may send a caseworker to the applicant to help collect documents and complete paperwork. If the emergency Heap program is closed, DSS Emergency Assistance may be able to extend a loan for furnace repair.

**Faith in Action Volunteers, Broome County Council of Churches**  
**3 Otsiningo St., Binghamton, NY 13903**  
**724-9130 ext. 304**

- Benefit** The Ramp It Up Program builds wheelchair ramps with volunteer youth groups under the direction of skilled mentors. All ramps are built in the summer months. Contributions are requested but not required. Additionally, the Council keeps a registry of volunteers who are able year-round to do minor household repairs such as install railings and grab bars.
- Eligibility** There is no age, income or asset eligibility test for the ramp program. Those served are chosen on the basis of need alone and, in the case of ramp construction, on the ability to build the ramp as code ordinances would require. The home repair program—for minor repairs—requires the homeowner to pay for materials.
- Note** The Council starts accepting applications in late winter for ramps to be built in the summer. The deadline for applications has been March 1<sup>st</sup>.

**First Ward Action Council**  
**167 Clinton St., Binghamton, NY 13905**  
**www.firstwardaction.org**  
**772-2850**

**A. Home Repair Program**

**Benefit**      The Home Repair Program provides minor repairs labor free to very low income households. The home owner pays for materials. Stair and ramp construction, window and door replacement, minor electrical and plumbing repairs are typical services provided by repairmen on First Ward's staff.

**Eligibility**   Age 55 and older. Eligibility for free labor depends on income level. Households allowed free labor are those at or below annual income levels of \$34,650 for one-person households, \$39,600 for two and \$44,550 for three, scaling up for larger families. Households with incomes over these levels are charged for labor at a rate of \$40 per hour. Materials are always at the owner's expense.

**B. Access to Home**

**Benefit**      Deferred loans up to \$25,000. One-seventh of the loan may be forgiven each year the recipient remains in the home. The loan can be used for repairs to remove hazards and for modifications to make the dwelling handicap-accessible. Funding is not always available.

**Eligibility**   A person of any age with physician-certified permanent disability is considered. Both the owner of the home and a tenant with the landlord's permission are eligible.

**Note:**        First Ward currently has no Access money, but has submitted an application for another round of funds.

**C. RESTORE**

**Benefit**      Deferred loans up to \$7,500 to fund emergency repairs for the elderly.

**Eligibility**   Age 60 and older. The loan is reserved for those in greatest need.

**NYSERDA-Empower NY, Syracuse, NY**  
**800-263-0960**

- Benefit** Electric reduction services that provide new energy efficient refrigerators and freezers to replace old ones. The program may also install insulation and windows when funding permits.
- Eligibility** The homeowner must be eligible for HEAP (see DSS above) and be deemed to use excessive amounts of electricity. Those who use little because they cannot afford to, should send a letter with their application stating that much. The service is available not more than once every 3 years.
- Note** OFA has applications. Send application to homeowner to complete and mail to NYSERDA. NYSERDA has record of everyone who receives HEAP for a NYSEG natural gas heating account. Those who heat with other sources of fuel should send a copy of their HEAP benefit letter along with the Empower application.

**NYSERDA-Assisted Home Performance, Albany, NY**  
**[www.upgradeupstate.org](http://www.upgradeupstate.org)**  
**877-697-6278**

- Benefit** Provides a 50% matching grant up to \$5,000 to cover energy-saving improvements such as insulation, doors, windows and efficient furnaces. The program also offers low interest loans.
- Eligibility** Any age. The 50% matching grant is available to those who are over-income for HEAP by about one-third. The low-interest loans for energy-saving upgrades are available without regard to income levels.
- Note** This 50% grant program suits those who are over-income for HEAP and also HEAP recipients who have had the weatherization service but still want energy-saving improvements—such as new windows, doors or more efficient furnace. The weatherization service from Tioga Opportunities can only replace doors and windows when they are in decrepit condition, and only as their funding allows.

**Quaranta Housing**  
**A Division of Opportunities for Chenango**  
**43 Hale St. (PO Box 470) Norwich, 13815**  
**www.quarantahousing.org**  
**336-2101**

- Benefit**      The Affordable Housing Grant provides home repair funds up to \$11,600 for residents of Chenango and Broome counties. This grant requires a matching contribution from the homeowner or from another agency. Funds can be used to rebuild septic systems and foundations, and to repair electrical, plumbing and heating systems. The agency also offers low interest loans.
- Eligibility**    The applicant must own the property and meet eligibility standards. The annual income ceiling for a household of 1 is \$34,640, \$39,600 for a HH of 2, and scales up for larger families. HEAP recipients have a lower income standard and therefore get a preference on their waiting lists. As a rough guide, the required contribution from the homeowner, or from another agency, amounts to about half of the project cost: for example, the homeowner would have to contribute \$10,000 for a foundation repair that cost \$21,600.
- Note**            This grant complements other programs, such as the weatherization service, because the money spent by other agencies counts toward the matching funds contribution. The money spent by another agency can occur before or after the money spent by Quaranta Housing.

**Rebuilding Together**  
**PO Box 77 SVS, Binghamton, 13903**  
**www.rebuildingtogether.org**  
**222-6864**

- Benefit** Home repair projects are done over one weekend in the spring by volunteers working under supervision. Typical projects include painting, yard clean-up and small carpentry projects. The organization may also receive grants that allow skilled volunteers or hired contractors to do more elaborate jobs such as roof and window replacement.
- Eligibility** Follows HEAP eligibility standards (See DSS HEAP above.) Applicants will be selected on the basis of greatest need and also on the availability of volunteers to do the work or on the funding to hire contractors. The program serves seniors age 60 and over, the disabled and families with young children.
- Note** Applications are available at OFA or obtained by calling the number above.

**Senior Helpers**  
**Broome County Office for Aging**  
**www.gobroomecounty.com/senior**  
**778-6105**

- Benefit** The Office for Aging maintains a registry of seniors age 55 and older willing to do work for other seniors at a reasonable rate. The jobs performed vary in kind from home repair to personal care. Those registered to perform home repair are skilled in carpentry, masonry, painting, electric and plumbing, are typically retired from their trades and working part-time.
- Eligibility** Anyone can hire a Senior Helper.

**Tioga Opportunities**  
**Weatherization Assistance Program (WAP)**  
**9 Sheldon Guile Blvd., Owego, 13827**  
**www.tiogaopp.org**  
**687-4222 or toll-free 877-786-2419 - Ask for Energy Services**

- Benefit**      Serving both Broome and Tioga counties, this weatherization agency installs insulation, weather-stripping and air-sealants, checks appliances for clean combustion and proper venting and may also replace badly worn doors and windows. The agency has the authority to replace furnaces in cases where neither the Emergency HEAP Program nor the homeowner is able to do so.
- Eligibility**    The applicant must own the home or have life rights to the house, have lived on the property for at least one year, and be eligible for HEAP. (See DSS HEAP above.) Land contracts count as ownership if the contract states that the purchaser has complete responsibility to pay taxes and to maintain the property, is notarized and registered with the Broome County Clerk.
- Note**            In general the wait for services is about 4 years. For seniors with all their paperwork complete, the wait has been just a few months.

**USDA Rural Development**  
**One North Main Street, Cortland, NY 13045**  
**www.rurdev.usda.gov**  
**753-0851 ext. 4**

- Benefit** This agency provides so-called “Section 504” grants up to \$7,500 and low-interest loans up to \$20,000 for the repair of homes in rural areas. Loans can be used for general repairs; the grant can be used only to make the house accessible to a disabled household member or to remove safety hazards.
- Eligibility** Recipients of grants must be at least age 62, own the property (both the dwelling and the land) and have annual income not exceeding \$21,650 for a household of 1; \$24,750 for a HH of 2, are greater for larger households. Anyone can check “property eligibility” at website above to see if the address is within USDA’s rural service area.
- Note:** Before starting the application, make clear copies of all financial statements showing household income, assets and liabilities. Make sure those amounts are on application with explanatory notes if it’s not clear which figure goes where. Sign the application in seven places. Enclose copies of supporting documents requested by the agency and mail it. This information is basic and should allow USDA to determine eligibility.