

# HOMEOWNERS GUIDE TO HOUSING RESOURCES IN ULSTER COUNTY

**FHA 203(k) Loans-** The Federal Housing Administration's 203(k) program offers borrowers a single loan to purchase or refinance a home and also to cover the cost of repairs and improvements. Call 1-800-569-4287.

<http://www.hud.gov>

**Home Energy Assistance Program (HEAP)-** Provides assistance with home energy needs. Services include referrals for weatherization. Call 1-800-342-3009.

<http://otda.ny.gov/programs/heap/>

**Homes for Working Families (HWF)-** Housing development program that provides financial assistance to the Housing Trust Fund (HTF) for project use such as senior rental projects or new construction/rehabilitation of family rental housing. Call, 1-800-382-HOME (4663).

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

**Hudson River Housing Revolving Loan Fund-** Provides loans to homeowners to do repairs or renovations on homes they own or plan to purchase. Call, (845) 454-5176

<http://www.hudsonriverhousing.org/education.html>

**Housing Trust Fund Program (HTF)-** Provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant or distressed property, or to convert vacant or underutilized non-residential property to residential use. Call, 1-800-382-HOME (4663).

<http://www.nyshcr.org/programs>

**Kingston Office of Community Development** offers the following federally funded programs for City of Kingston residents who are income eligible. Call 845-334-3928.

<http://www.kingston-ny.gov/content/76/78/1003/default.aspx>

- **Residential Rehab Programs:** Two programs for low income eligible homeowners in HUD designated neighborhoods. One program provides a total grant of up to \$15,000 for interior housing rehabilitation work. The other is a 50-50 loan-grant of up to \$15,000 for exterior housing rehabilitation work. The loan portion of this program is interest free and payments may be spread out over a 10 year period.
- **RESTORE HandiMan Program** – Qualified homeowners receive \$500 materials and 3 days free labor to complete small renovation projects.

**NYS Affordable Housing Corporation-** The AHC provides financial assistance as part of a package of other private and public investment for the construction, acquisition, rehabilitation, and improvement of owner-occupied housing. Call 1-800-382-HOME (4663).

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

**NYS Home Program-** The program provides funds to acquire, rehabilitate, or construct housing, or to provide assistance to low-income home-buyers and renters. Call 1-800-382-HOME (4663).  
<http://www.nyshcr.org/programs>

**Owner Occupied Rehab Assistance-** RUPCO provides grants to income eligible homeowners who occupy their residence so they can make improvements and necessary repairs. These include the correction of health or safety hazards. Call, 845.331.2140.  
<http://www.rupco.org>

**Residential Emergency Services to Offer Repair (RESTORE)-** Program funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. Call 1-800-382-HOME (4663).  
<http://www.nyshcr.org/programs>

**RESTORE,** - Route 28, Kingston, NY. A donation based store run by **Habitat for Humanity** that receives construction products for resale at discount prices. Call, 845-853-7499.

**RUPCO** - Local non-profit affordable housing organization. They offer rental assistance, home ownership, home repair grants and property management services. Call, 845-331-2140.  
<http://www.rupco.org/>

**Weatherization Assistance Program (WAP)-** helps income eligible families to reduce their energy bills. Weatherization work is performed by their staff on homes, i.e., window replacement. Call, 518-474-5700 or email: [Weatherization@nyshcr.org](mailto:Weatherization@nyshcr.org).  
<http://nys.dhcr.gov/Programs/WeatherizationAssistance/>