

# **Making Affordable Homeownership Work in Albany, NY**

**Real solutions to address the legacies of redlining  
and other historic injustices**

*January 2022*

## Introduction

**The City of Albany is facing an affordable housing crisis and, specifically, a lack of quality, affordable homeownership opportunities.** The legacy of bank redlining, housing discrimination, inequitable lending policies and the economic fallout from the 2008 foreclosure crisis shut many Black families out from homeownership altogether, with Albany suffering from significant racial homeownership disparities. The homeownership gap between Black and white households in Albany, NY is among the highest in the country, with a nearly 70% homeownership rate among white households and just a 20% homeownership rate among Black households.

Residents of Albany's historically redlined neighborhoods have endured generations of challenges, including predatory lending and underwater mortgages; blight and abandoned properties; aging housing stock and homes with lead, asbestos and mold; high rates of unemployment and population loss. This disproportionate impact is well documented in numerous studies, including in the 2021 "A City Divided" project by *The Times Union*.

**We do not have enough safe, quality, affordable homes for people to buy.** A complicating reality is that in Albany's historically redlined neighborhoods, there is a significant development gap between what it costs to rehabilitate or build a home and what that home will appraise for once completed. This gap means that entire neighborhoods continue to be excluded from stability and revitalization.

**Without targeted investment, the immediate and lasting impacts from the Covid-19 pandemic will worsen our city's disparities.** According to a recent study from Harvard University's Joint Center for Housing Studies, home prices have been sharply rising, further excluding less affluent buyers from homeownership while millions of households that lost income during the shutdowns are behind on their housing payments and on the brink of eviction or foreclosure. A disproportionately large share of these at-risk households are renters with low incomes and people of color.

**The good news is that Albany has the resources, experience and expertise to meet this challenge.** Albany has strong neighborhood associations, two active neighborhood improvement corporations, a top performing Habitat for Humanity, a well-established Land Trust; a proactive and engaged Land Bank, a community-based CDFI, a high performing housing counseling agency, a community development law clinic; a tenants' rights organization and a well-organized housing advocacy group, among many other key partners. These partners already collaborate, share information and coordinate programming together effectively. When it comes to housing issues, Albany nonprofits are connected and ready to create change.

**The City of Albany has already identified the expansion of affordable, equitable homeownership as a policy priority.** Together, our coalition proposes a policy platform to increase affordable, equitable homeownership in the City of Albany. Our common goals include:

- Address the history of redlining and housing discrimination through targeted investment; increase the supply of affordable homeownership opportunities in disinvested neighborhoods by addressing the development gap.
- Implement a block-by-block approach in community and housing development.
- Provide community members with tangible, effective financial and education resources to assist them to purchase a home in their community.
- Coordinate services and strategies to create and maintain whole and healthy neighborhoods that address public safety and quality of life concerns.

**The platform outlines key barriers to affordable, equitable homeownership within the City of Albany and our proposals for overcoming these obstacles.** Although this document is not a specific request for funding, it will inform our community response to future funding opportunities within the City of Albany. The recommendations align with those proposed by the City of Albany’s Covid-19 Recovery Task Force, the Albany County Blight to Betterment Task Force, Report Governor Hochul’s Comprehensive 5-Year Housing Plan, and the federal Build Back Better proposal.

**Signed by:**

Affordable Housing Partnership  
 Albany County Land Bank  
 Albany Community Land Trust  
 Arbor Hill Development Corporation  
 Capital Area Council of Churches  
 Center for Law and Justice  
 Council of Albany Neighborhood Associations  
 Habitat for Humanity Capital District  
 The Justice Center at Albany Law School  
 Community Economic Development Clinic  
 New York State Council of Churches  
 South End Community Collaborative  
 South End Improvement Corporation  
 Trinity Alliance  
 United Tenants of Albany  
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## Proposal #1: Establish a local affordable homeownership fund with a sustainable, dedicated revenue source

We call for the creation of a dedicated, flexible fund to support the development and preservation of affordable, equitable homeownership opportunities in the City of Albany. The fund would allow the city to tailor housing investments to our local context and set its own eligibility requirements apart from federal guidelines, including targeting the funds to prioritize historically redlined neighborhoods. Local housing funds provide a sustainable, dedicated source of funding that is separate from the annual appropriations process and one-time investments. These funds are typically capitalized through real estate transfer taxes, document recording fees or other sustainable sources, including fees collected from other developers. Local housing funds – commonly referred to as housing trust funds – help leverage additional state and federal resources and attract further investment to the community.

We request the creation of a city task force to study development and appraisal gap that blocks new investments in Albany's historically redlined neighborhoods, including research on typical costs of construction or rehab, typical appraisal values, and currently available funding to fill this gap. We also request that the task force research avenues to create an equitable homeownership fund with a dedicated, sustainable force of revenue. The task force should consider such issues as the appropriate controlling entity, governing structure, revenue source and eligibility requirements for fund disbursement, with the goal of creating an equitable, transparent, flexible and accessible fund.

**Rationale:** There are not enough safe, quality, affordable homes available to first-time homebuyers. Further, it is not economically feasible to create new homeownership opportunities in historically redlined neighborhoods in the City of Albany.

The costs of new construction and rehabilitation in historically redlined neighborhoods far exceed the after-construction appraised value, which means that banks will not provide mortgage or construction loans. This development/appraisal gap prevents both individual homebuyers and developers from building new homes or undertaking the substantial rehabilitation of the city's many vacant buildings in neighborhoods with low property values. We argue that this appraisal gap in many of Albany's neighborhoods is a version of modern redlining that can only be remedied through targeted subsidy.

Elsewhere in Albany, the low supply of affordable homes in high property value neighborhoods blocks low- and moderate-income homebuyers from purchasing without targeted down payment assistance. In these situations, increase down payment assistance would help to close the gap. We call for transparency in reporting on current city-administered assistance programs as well as additional funding for individual homebuyers.

**Example:** Habitat for Humanity Capital District typically spends at least \$250,000 to build a single-family townhome in the City of Albany. The same home will have an appraised value of \$150,000 or less. Therefore, each Habitat home requires at least \$100,000 in subsidy to create a single new homeownership unit. Habitat is the largest homebuilder in the City of Albany and the largest affordable homebuilder in the region.

**Example:** The Albany County Land Bank will rehab three two-unit residential buildings in Albany's South End neighborhood at an average cost of \$300,000 per building. Once completed, ACLB expects the homes will sell for between \$100,000 and \$150,000, which means that there is a development gap of \$150,000 to \$200,000 for these homes. Other projects undertaken by ACLB consistently require at least \$100,000 in subsidy to bridge the gap between what it costs to rehab a vacant building and what the property will be valued for after completion.

**Example:** Similarly, the Albany Community Land Trust buys and rehabs existing homes for either sale or affordable rental using several subsidy sources. They have specialized in the rehab of single-family homes that meet the needs of Albany families. Recently, a long-term tenant purchased the ACLT home that she had lived in for 18 years. ACLT families build equity and wealth with their first home, and agree to share any gains in appreciation that result from the public subsidy investments in the home. This gives the next generation an opportunity to buy an affordable home without requiring such a large public reinvestment in down payment assistance.

### **Case studies & resources**

#### **Chapel Hill, NC'S Penny for Housing**

One penny of property tax rate each year goes into the Affordable Housing Development Reserve. Tax rate is 50 cents for every \$100 of assessed property value; this program sets aside 2 percent of total property tax collections for affordable housing, or \$700,000 annually.

#### **Pittsburgh, PA's Housing Opportunity Fund**

In 2016, the Pittsburgh City Council voted to establish the Housing Opportunity Fund (HOF) to support the preservation and development of affordable homes and the reduction and prevention of homelessness. The Council approved a staggered increase to the city's real estate transfer tax that is expected to generate \$10 million annually. The HOF is overseen by a Governing Board and an Advisory Board composed of 17 Pittsburgh residents with varying occupations and socioeconomic backgrounds. The HOF now supports several programs that promote home affordability, including the Rental Gap Program, Closing Cost and Down Payment Assistance Program, Homeowner Assistance Program, Housing Stabilization Program, and the For-Sale Development Program.

#### **Denver's Affordable Housing Fund**

A 2016 municipal ordinance created a fund to pay for land purchases and the construction of 6,000 income-restricted housing units, using capital raised from property taxes and one-time commercial and residential development fees. Originally expected to raise \$150M over 10 years. In 2018, the City Council voted to double the fund. Additional money comes from increased taxes on marijuana and a new agreement between the city and the Denver Housing Authority. Now estimated to create 12,000 units over next decade.

### **[Local Housing Solutions – Housing Trust Funds](#)**

## Proposal #2: Implement a blight action plan to survey vacant buildings, prevent further disrepair and fund the proactive demolition of severely deteriorated structures

We propose an action agenda that addresses the immediate impact of vacant buildings on neighborhoods and proposes long-term solutions to address neighborhood needs and reassert the role of residents in decision-making:

- Conduct a block-by-block inventory of vacant buildings in the City of Albany, in consultation with neighborhood residents to determine which buildings should be saved if feasible and which should be demolished. Community partners should lead the effort to ensure resident participation and transparency.
- Explore legislation that allows the City or County to intervene with an irresponsible owner even if the owner is not in tax arrears, and before the building has deteriorated and affected all its neighbors. Currently, city officials are not legally permitted to access privately owned vacant buildings to assess condition. The state should consider reducing the tax foreclosure period from two years to one year, with multiple safeguards, to ensure swift action on derelict buildings.
- Fund the proactive, systematic and safe demolition of buildings that are beyond saving. A suggested starting point is the list of vacant buildings that have gone through tax foreclosure but whose acquisition has been deferred by the Land Bank until adequate demolition funds are available. Buildings and Regulatory Compliance could then request the Albany Planning Board, the Historic Resources Commission and other interested parties, including Historic Albany Foundation, to review the list of proposed demolitions and make any recommendations they deem appropriate. These comments and recommendations could then go back to the community organizations that participated in the initial decisions for any revisions they think are appropriate. In those (few) cases where there is no resolution, the proposed demolition could go back before both the HRC the Planning Board for adjudication. The boards could be required to give reasons and alternatives if demolition is not to proceed. In other cases, demolitions could proceed utilizing all necessary safeguards for health and safety of neighbors.
- Study the impact of the Historic Resources Commission on the ability to receive approval for proactive demolitions – typically, demolition requests within historic districts are denied by the HRC, regardless of the feasibility of saving the building or threat to public safety.
- Provide guidance to property owners, including the many faith-based property owners in the city, to help them evaluate the condition and best use of their property, and to prospective property owners to evaluate their acquisition goals. Additional resources could be used to identify unregistered rental properties within the city and reach out to their owners before the buildings become blighted or abandoned. There may be as many as 600 such buildings.
- Increase the capacity of the housing court to address the backlog of code violation cases, so that the city can come to a quicker resolution and intervene with stabilization, as ordered by the courts.

**Rationale:** The blight of vacant buildings on dense neighborhoods is both an economic depressant and a constant threat to the health of residents in heavily impacted neighborhoods.

Barriers to action on blighted buildings include the lack of legal access to assess the interiors of vacant buildings, complicated ownership of vacant buildings, long foreclosure periods, cumbersome approval processes for demolitions, and the reality that many old buildings have been neglected for too long and are now more cost effective to demolish and build new than to preserve. While vacant lots pose their own challenges, they are often more manageable than challenges of vacant buildings in a weak housing market and are easier to get back into community control and productive use.

**Example:** Since 2015, the Albany County Land Bank has successfully demolished over 100 vacant and abandoned buildings, most of which were a threat to public safety, public health, and the economic welfare of Albany's most disinvested neighborhoods. When these buildings become so dilapidated that they pose an immediate threat to surrounding property or people, the City must complete an emergency demolition, which bypasses City of Albany regulations that require review and NYS regulations that require abatement of toxic building materials. Due to the cost efficiencies that can be found by bidding multiple demolitions at once, emergency demolitions are often costlier than proactive demolitions.

**Example:** The City of Albany released a 2017 report on the status of every vacant building in the city, each with a rating of 1 – 5. However, without legal access to the interior, many of these ratings are likely inaccurate or incomplete. Currently, the city is conducting a proactive demolition pilot project on two properties: 92 Alexander St and 507 First St. A noted challenge is that for bundled proactive demolitions, the city stipulates that demolition bills over \$100,000 require the selected contractor to have an apprenticeship program, which significantly reduces the availability of eligible demolition contractors.

## Case studies & resources

### Detroit, MI

Many rust belt cities, like Albany, have made an effort to set aside funds for proactive demolitions to spur new development and meet equitable community goals. In Detroit, the City received 107 million dollars in Hardest Hit Funds from the US Treasury in response to the 2008 foreclosure crisis. The 107 million dollars went to complete the demolition of 5,812 vacant buildings in the City of Detroit and filed 3,865 additional nuisance abatement program cases, which forced blighted property owners to fix their property within 6 months or have it seized by the City of Detroit. The demolitions were focused in neighborhoods with a high concentration of foreclosures and "blighted" buildings. The Detroit Blight Elimination Program measured its economic impact and found that each demolition increased the value of occupied homes within 500ft by 4.2%. It also found that demolitions in conjunction with additional investments such as rehabilitations, side lot sales, and code enforcement increased property values in the entire neighborhood up nearly 14%. In 2020, a Detroit ballot measure was approved by voters to invest an additional \$250,000,000 bond for the additional demolitions.

### Ohio's Delinquent Tax Assessment Collection

The Delinquent Tax Assessment Collection (DTAC) directs 5% of paid delinquent taxes and other fees to land banks in Ohio to fund demolitions and other activities. If DTAC, or a similar reoccurring revenue source were enacted in New York State and adopted by Albany County and the City of Albany, a similar collection could provide approximately \$1,000,000 dollars annually for demolition, stabilization, or rehabilitation of blighted and vacant buildings.



## Proposal #3: Streamline affordable homeownership development permits and approvals

We propose that the City of Albany streamline the permitting and approvals process for eligible affordable homeownership development. The expedited review of grading, building and other development permits for affordable homeownership projects could be based on criteria such as the target area median income of households served, the percentage of affordable homeownership units in a project or the type of project funding involved (ex HOME/CHDO). Additional efficiencies could be achieved by shortening the turnaround time to notify an applicant whether their application is complete – currently set at 15 business days – and by establishing shorter times for departmental review of Minor Development Plans, with the assumed completion of departmental review if no response is given by the deadline.

We advocate for further improvements to the accessibility of city departments, communication between departments and ongoing, visible communication with the community about homeownership opportunities, permitting and approvals.

**Rationale:** Bureaucratic delays in planning, zoning and permitting impede new development and cause unpredictable timelines for affordable homeownership developers.

**Example:** On average, a minor planning review for a project under four units has taken at least three months from original submission date to final approval, with unforeseen costs added to many projects. The unpredictability of the process and related costs creates a burden for small-scale developers. A recent Habitat for Humanity submission to build three homes was met with a requirement to fund the addition of “street furniture” (bench, bicycle rack, etc.) at an additional cost of \$7,500. These requirements make sense for some developments, but are ill-matched for private, owner-occupied homes.

### Case studies & resources

#### Newport Beach, CA

Newport Beach has pledged to take all feasible actions, through use of development agreements, expedited development review, and expedited processing of grading, building and other development permits, to ensure expedient construction and occupancy for projects approved with low- and moderate-income housing requirements. They provide a streamlined “fast-track” development review process for proposed affordable housing developments. The city also reviews and considers in accordance with state law, the waiver of planning and park fees, and modification of development standards, (e.g., setbacks, lot coverage, etc.) at the discretion of City Council and Planning Commission for developments containing very low, low and moderate-income housing in proportion to the number of low- and moderate-income units in each entire project. ([Link](#))

#### Nashville, TN

Nashville implemented fast track permitting whereby the Planning Department, the Department of Public Works, the Department of Codes and Building Safety, Metro Water Services, and the Nashville Fire Department must prioritize the departmental review of permit applications and related reviews for affordable housing projects, including includes inspections and certificates of

occupancy. “Nashville’s housing developers are important partners in adding more accessible units into Nashville’s housing market, and our affordable housing projects deserve prioritization,” said Mayor Cooper. “Just as these affordable units remove barriers for our lower-income, working families, this fast track legislation is removing barriers for the hard-working developers to help get these homes built as quickly as possible.” ([Link](#))

### **Sacramento County, CA**

Sacramento implemented a fast track approval process for residential development projects that meet certain criteria, such as receiving public assistance from the city or demonstrating long-term affordability. "The Sacramento County Board of Supervisors recognizes that certain development projects make a special contribution to the general welfare of our community by providing employment opportunities, supporting government services or enhancing the general economic well-being of the County. The Board of Supervisors further recognizes the need to encourage such development projects by expediting the entitlement process for eligible projects." ([Link](#))

### **Resources:**

- ["Fast Track Permitting, Fee Waivers, and Other Financial/Process Incentives" - Metronet](#)
- ["Housing affordability: A supply-side tool kit for cities" - McKinsey & Co](#)
- [S.M.A.R.T. Housing™: A Strategy for Producing Affordable Housing at the Local Level \(Austin, TX\)](#)

## Proposal #4: Expand homebuyer education and post-purchase support

We call for the expansion of homebuyer education and post-purchase support to ensure that all residents have access to culturally relevant, geographically accessible services, and to promote successful homeownership and housing stability.

We propose an Investor Training Academy to provide resources to members of the community who wish to take on the substantial rehabilitation of a vacant building. A program can be developed in conjunction with Historic Albany Foundation's Rehab Faire, the Albany County Land Bank and other real estate professionals, Affordable Housing Partnership's Landlord Training, financing sources, and contractors to offer a fully developed training program on purchasing vacant buildings for owner occupancy or investment purposes. Offered as a multi-week course, the program would support motivated local investors and thoroughly review the acquisition and renovation process including accounting, legal, grant writing, financing, hiring contractors, and landlord training. A collaborative approach will make this program successful as partners offer the program and encourage peer support and networking as an important way to share knowledge and information. Funding for these programs must be sustainable to ensure continuity and effectiveness of service delivery. Local lenders should provide expanded, affordable acquisition and rehab financing programs for both homeowners and small local investor owners.

**Rationale:** There is a lack of comprehensive guidance for buyers purchasing homes in need of extensive repair. Unfortunately, the economics of vacant building rehabs are so challenging that the projects requires extensive resources to be successful. For this reason, investment in our neighborhoods is often left to out-of-town speculators and investors. It is critical to find ways to support community member control over vacant buildings. Homebuyer education must include guidance on the process, estimated costs, potential pitfalls, home maintenance information, and referrals to available resources.

**Example:** A client came to Affordable Housing Partnership after purchasing a home in need of repair. She had just received a settlement from workers comp and was at risk of losing her social security income as a result of having too many assets. She quickly bought a home for cash using all the funds she had received, not understanding that extensive repairs would be required. She missed an opportunity to get an affordable rehab loan and grants available to her as a first time buyer and could have used her Section 8 income to help with a mortgage payment. She is now trying to sell the property.

### Case studies & resources

#### Jumpstart Germantown

Jumpstart Germantown encourages local residents to invest and develop in their neighborhood, build local wealth and improve neighborhoods through blight reduction. ([Link](#))

## Proposal #5: Expand credit counseling programming and alternative credit solutions

We recommend funding to increase counseling capacity to offer a more comprehensive financial coaching program. Program features include: 1) client-driven to meet their individual needs, 2) consistent follow up with and support of households as they work to achieve their goal, and 3) a small matched savings program to incentivize savings. Additional staff capacity would also permit more proactive marketing to agencies, churches, community centers, restaurants, hair salons, and M/WBE businesses.

At the state level, we support the expansion of SONYMA mortgage products, including the “Give Us Credit” program.

**Rationale:** Homebuyers face difficulties in accessing mortgage loans and credit, especially Black households. Low family wealth often results in low credit scores, and we know that Black households have been disproportionately shut out from homeownership and wealth-building opportunities. Albany has one of the largest racial ownership, and thus racial wealth, gaps in the country. This has a generational ripple effect that prevents today’s generations of potential homebuyers from successfully obtaining mortgage loans.

**Example:** 40% of clients receiving housing counseling from Affordable Housing Partnership live in a historically redlined neighborhood in Albany; 60% identify as Black and an additional 12% identify as Latino. AHP found that Black households interested in homeownership start the process with an average credit score of 634, compared with the average credit score of 710 for White households.

### Case studies & resources

Capital Region homebuyers have many local lending options from banks and credit unions, which offer very good loan products. Homebuyers who contact AHP about down payment assistance sometimes call after they have a loan commitment from an on-line lender such as Rocket Mortgage or an out of area broker. One customer with a \$156,000 mortgage paid \$5,431 in origination fees to an out of state lender, while another customer with a local lender paid \$1500 in origination fees for a \$256,000 mortgage. When homebuyers connect with a housing advisor, they learn about more affordable products, connect to grant resources, and gain access to advice about strategies to increase savings and credit scores. A recent AHP customer followed her advisor’s suggestions and increased her score from 532 in January to over 600 by August.

## Proposal #6: Expand financial resources to address rent delinquency and mounting renter debt

We call for an increase in financial resources for renters to address rent delinquency and mounting rent debt, along with the expansion of legal services and eviction crisis counseling. We call for emergency rental assistance funding, specifically for public housing and Section 8 tenants that were excluded from ERAP benefits and face eviction in the short-term. We also support Albany County's "Right to Counsel" legislation that would help ensure renters' legal defense when in housing court.

Additionally, we support changes at the state level to require the NYS Office of Court Administration to make data concerning evictions publicly available to research universities and local governments, by ZIP code or Census Tract, while protecting personal privacy of tenants.

**Rationale:** Today's economic and housing crisis has caused many renters to fall behind on debt payments. Without significant rental assistance, this accumulating debt could prevent an entire generation of renters from qualifying for mortgage loans and transitioning to homeownership. Additionally, without access to eviction data, it is very difficult for researchers and municipalities to study the size and scope of the issue, including understanding how many evictions have taken place, where they are located and which landlords are involved. This data could also support pre-eviction interventions to protect tenants.

**Example:** The Center for Law and Justice notes that only 2% of renters have legal counsel in housing court cases, compared with 85% of landlords. Additional legal assistance is needed to ensure fair housing court proceedings and the protection of tenant rights during an unprecedented eviction crisis, in the midst of a global pandemic.

**Example:** The Emergency Rental Assistance Program (ERAP) ran out of money before any tenants in public housing or with Section 8 vouchers were assisted. Although the Governor Hochul has suggested she will ask for additional federal funds, New York State has closed the ERAP portal to applicants. Without the ability to submit an application, tenants in need will not have eviction protection, since even tenants with pending applications are protected. Further, advocates need a record of how many tenants have applied in order to accurately assess the need and demand for resources. Closing the online application portal prevents this data collection.

## **Proposal #7: Preserve existing homeownership opportunities and support current homeowners through post-purchase education, foreclosure prevention services, and home repair grants.**

We advocate for the preservation of existing homeownership opportunities and support for current homeowners. This includes support for comprehensive post-purchase programs that incorporates peer support, maintenance classes; Landlord Training; greater access to home improvement and energy efficiency resources, and other education programs on topics such as insurance and healthy housing.

We support expanded foreclosure prevention counseling programs to help homeowners stay in their homes. We also advocate for the expansion of home repair grants for current homeowners to maintain their properties.

**Rationale:** Homeowners, particularly first-time homeowners, often need access to post-purchase support and education in order to sustain homeownership. Additional resources to expand both foreclosure counseling and financial assistance for homeowners in arrears can help to maintain homeownership during this economic recession and future downturns. Home repair assistance can help current homeowners maintain their property and ensure safe, healthy living environments.

**Example:** The Capital Region has thousands of households delinquent on their mortgage at any one time. Most families are struggling to pay their mortgage because they have suffered a loss in income, whether by job loss, divorce, or illness. Unlike a landlord-tenant situation, homeowners have options to modify their loans to be affordable. Affordable Housing Partnership advises over 125 households a year on options to avoid foreclosure and to “even the playing field” as homeowners deal with the legal process that entails the court system and foreclosure attorneys. Many families struggling to pay their mortgage are also not maintaining their home.

Recently, AHP assisted Albany resident whose husband had passed away. She not only lost income, but her home maintenance helper as well. She was referred to AHP by HEAP for help with her heating system and roof. She successfully received NYSERDA and AHP home repair grants, and was referred to an AHP advisor for assistance with her mortgage.

### **Case studies & resources**

#### **Massachusetts Post Purchase Program**

Massachusetts Housing Counseling Agencies (in collaboration with the statewide Massachusetts Affordable Housing Alliance - MAHA) have been offering a well-attended post purchase program. The incentive to take the class has been the reduced cost of homeowners insurance (5% - 15% discount) and other benefits. The program has been attractive to insurance companies as households who take the class file far fewer claims.

During 2016, the NYS insurance laws were amended to allow NYS insurance companies to offer an insurance discount to homeowners who completed a “natural disaster preparedness,

home safety and loss prevention course". DFS will review the curriculum for compliance with legislative intent. To meet NYS legislative intent, a module would need to be added to address emergency home preparedness. New York State has a curriculum that could be incorporated. (Citizens Preparedness Training or Aware-Prepare).

### **Green and Healthy Homes Initiative (GHHI)**

GHHI is a national model that seeks to address housing conditions (mold, asbestos, lead, etc.) that negatively affect health -- reducing asthma triggers in the home is a key target of the program. AHP has collaborated with Cornell Cooperative Extension – Albany County's Healthy Neighborhoods Program to assess home conditions and the Alliance for Better Health for a referral and outcome tracking system. AHP has used home repair resources from NYS AHC to address leaking roofs, update unsafe electric, address mold. Additional funding for this project has come from NYSERDA, and we would like to incorporate this program into the Energy Hub program. A key program goal is to coordinate and leverage resources of local programs, with a "no wrong door" approach.