



We build strength, stability and self-reliance through affordable homeownership.

## Habitat Homeownership Preparation Resource Guide

Thank you for considering to partner with us on your journey toward homeownership. Below are some resources to help you prepare for our program once applications are open.

**Homebuyer 101** is a HUD-approved course required by many homeownership programs, including ours. This course is designed to brief interested homebuyers on the process of and resources for buying a home and what homeownership entails. Occasionally, participants may discover homeownership is not for them. Frequently, participants are eager to take advantage of follow up courses to prepare for homebuying and homeownership.

Organization	Program	Information	Contact
Affordable Housing Partnership (AHP) Homeownership Center	Homebuyer 101	FREE sessions at Albany Public Library. Register online. Visit website to learn more.	<a href="http://ahphome.org/homebuyer-101.html">http://ahphome.org/homebuyer-101.html</a>
<b>TRIP</b> (Troy Rehabilitation and Improvement Program) NeighborWorks HomeOwnership Center	Homebuyer 101	Homebuyer education, credit counselling, first time homebuyer club, applying for down payment/closing cost assistance	Haider Garzon 518-272-8289 x7228 Haider@triponline.org  409 River St, 1 <sup>st</sup> Floor Troy, NY
<b>CEO</b> (Commission on Economic Opportunity)  2331 Fifth Avenue, Troy	Financial Resource Center	Training in: income budgeting, basic banking, credit review and repair, savings, scams, major purchases, building wealth	Chris Klein, Community Services Manager (518) 272-6012 x306

Habitat homeownership program requirements – [www.habitatcd.org/program-requirements](http://www.habitatcd.org/program-requirements)

Habitat homeownership program process – [www.habitatcd.org/how-to-apply](http://www.habitatcd.org/how-to-apply)

Habitat homeownership frequently asked questions – [www.habitatcd.org/homeownership-faq](http://www.habitatcd.org/homeownership-faq)



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## Assistance, Improvement and Repair for Current Owner-Occupiers

For those who already own and occupy their homes in Albany or Rensselaer Counties, there are many programs available to help improve or repair your home or to get assistance in the financial aspects of homeownership. Below is a guide to some programs we trust.

Organization	Program	Information	Contact
<b>TRIP</b> (Troy Rehabilitation and Improvement Program)	Mini-Repair Program	Small, necessary repairs on owner-occupied homes, meeting income requirements, in Rensselaer County	Eric Filante Mini-Repair Coordinator 518-272-8289 x7225 eric@triponline.org
<b>CEO</b> (Commission on Economic Opportunity)	Healthy Homes	EmPower – electric/appliance upgrades Weatherization	Keith Place, Weatherization kplace@ceoempowers.org (518) 272-6012 Ext. 290
<b>ACRHA</b> (Albany County Rural Housing Alliance)	Home Repair	Albany County EXCEPT City of Albany	Tracy Gibeau Homeownership Advisor tgibeau@acrha.org
Albany Community Development Agency	Homeowner Assistance (HOAP)	Grants to help cover certain rehab costs, including those that bring a home up to code as well as <b>accessibility</b> improvement	200 Henry Johnson Blvd  www.albanyny.gov/ Government/Departments /ACDA/HomeOwnership.aspx
Albany Community Development Agency	Senior Rehabilitation (SRP)	Provides grants for repair to eliminate conditions posing threats to Albany homeowner-occupiers of 62 or older	200 Henry Johnson Blvd  www.albanyny.gov/ Government/Departments /ACDA/HomeOwnership.aspx
South End Improvement Corporation	Repairs, grants	Serving the South End	Seicny.org
Albany Community Action Partnership	Weatherization, energy services	Save money on your heating and cooling bills with weatherization assistance. Owners and renters served.	333 Sheridan Avenue   Albany capalbany.iescentral.com/menu/our-services.html



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## Other Affordable Homeownership Programs

There are a few other local organizations with programs making affordable homeownership more accessible. We think these local partners are doing great work!

Organization	Program	Information	Contact
Albany County Land Bank Corporation	Multiple programs for renovation opportunities	Pairs individuals looking to purchase their first home in Albany County neighborhoods with certain properties, and assists in the rehab process	Elista Gayle, Applications Coordinator   egayle@albanycountylandbank.org  69 State Street, 8th Floor Albany, New York 12207 518-407-0309
Albany Community Land Trust	Homebuyer Program	Assists homebuyer in purchasing decent, affordable homes in the City of Albany with a SONYMA mortgage	Albany Community Land Trust 255 Orange Street Albany, NY 12210 518-426-1296 tel
Albany Community Development Agency	Homeowner Acquisition (HAP)	Down payment assistance, closing costs and rehab assistance for people looking to purchase a home in City of Albany	200 Henry Johnson Blvd www.albanyny.gov/ Government/Departments /ACDA/HomeOwnership.aspx
<b>ACRHA</b> (Albany County Rural Housing Alliance)	HOME Down Payment Assistance	Down payment assistance for first time homebuyers of single family homes in Albany County outside of City of Albany	Tracy Gibeau Homeownership Advisor <a href="mailto:tgibeau@acrha.org">tgibeau@acrha.org</a>
South End Improvement Corporation	HOMEBuyer Development; grants + support	Save on renovation costs, get connected to renovation programs for the South End.	38 Catherine St   Albany seicny.org (518) 436-8777 <a href="mailto:seicny@gmail.com">seicny@gmail.com</a>