

# A Guide to Federal and State Affordable Housing Programs

U.S. Senator Kirsten E. Gillibrand  
New York



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*\*Note: This document will be continuously updated as information becomes available.*

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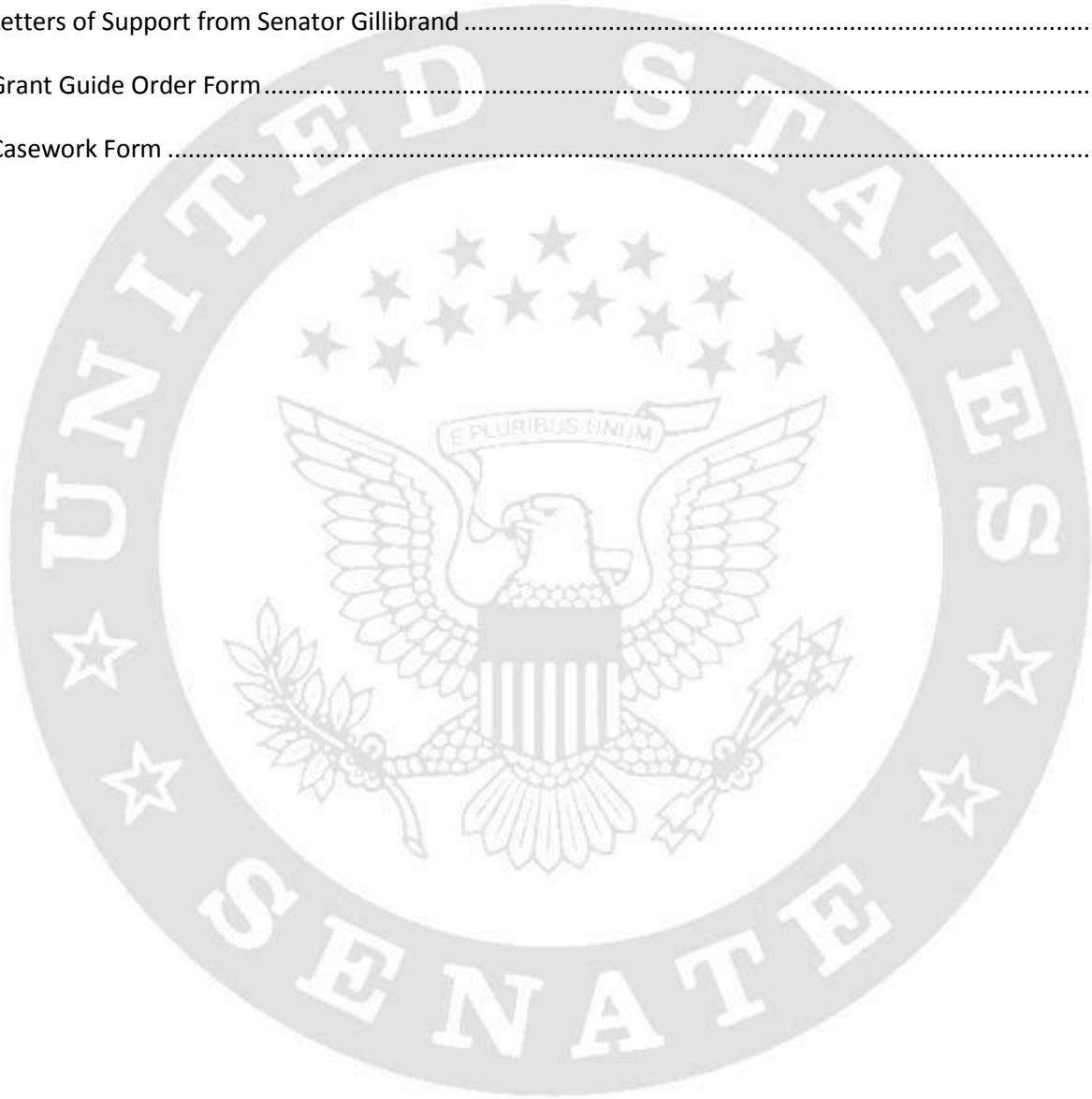
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## Introduction

Dear Fellow New Yorker:

Affordable housing for all New Yorkers is one of my top priorities as Senator. Each year, the federal and New York State governments distribute billions of dollars worth of grants and loans for housing programs. With many individuals struggling to find affordable housing, especially in a tough economic climate, New Yorkers should be able to utilize these programs to their full extent possible.

Finding the resources to meet your needs in the complex web of agencies can be an insurmountable task. Though numerous federal and state housing programs exist, many New York residents are unaware of the housing opportunities these programs afford. The information available in this packet is meant to address this fact; the programs listed below detail numerous federal and state programs that provide New Yorkers easier access to affordable housing.

The information in this packet details housing program grants, loans, and tax credits. Its contents are by no means comprehensive; as new programs and opportunities emerge, its contents will be updated to provide New Yorkers with the most information possible.

The guidebook is comprised of four different sections, each geared towards a different demographic, that provide information about various federal housing programs. Each section contains a list of programs with an associated basic description, contact information, and eligibility requirements.

My Senate website ([www.Gillibrand.senate.gov](http://www.Gillibrand.senate.gov)) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the guidebook order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to [grants@gillibrand.senate.gov](mailto:grants@gillibrand.senate.gov). Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the GOAL or visit <http://gillibrand.senate.gov/services/casework/form/>. As you move forward with any grant opportunities, please contact Andrew Usyk, my Grants Director, for letters of support, when applicable. You can reach him in my Washington, D.C. Office at [Grants@Gillibrand.Senate.gov](mailto:Grants@Gillibrand.Senate.gov), or (202)-224-4451.

Sincerely,



Kirsten Gillibrand  
United States Senator

## Section I

### Veterans

#### 1) Grant and Per Diem Program

- The Grant and Per Diem Program is a two part program offered through the U.S. Department of Veteran Affairs. The grant portion authorizes the Veterans Authority to issue grants to public and private nonprofit organizations to provide transitional housing and services. These grants will fund up to 65% of acquisition cost, remodeling, expansion of facilities, or outreach and transportation services. The per diem portion of the program reimburses grant recipients for the cost of providing housing and services for homeless veterans. This pays organizations for the housing to veterans at a fixed dollar rate for each bed that is occupied (the 2009 rate is \$34.40 per day).

##### Additional Information:

- Organizations cannot be reimbursed for both housing and services provided to the same individual.
- The Per Diem portion also compensates grant recipients for the services they provide to veterans at service centers at an hourly rate of one eighth of the cost.

##### Eligibility:

- Applications are not accepted for Capital Grants or "Per Diem Only" funding until the Notice of Funding Availability (NOFA) is published in the Federal Register.
- Funds will be awarded to programs determined to be the most qualified

##### Contact:

- Website: <http://www1.va.gov/HOMELESS/page.cfm?pg=3>  
To find your local VA visit  
<http://www2.va.gov/directory/guide/state.asp?State=NY&dnum=ALL>  
Telephone: National- (800) 827-1000 or NY State – (888) 838-7697

#### 2) VA-Home Loan Guarantee

- The Department of Veterans Affairs (VA) home loan guarantee program allows an eligible veteran to purchase a home through a private lender and guarantee to pay the lender a portion of the losses if the veteran defaults on the loan. The program authorized the guarantee of 20-year loans at a 4% interest rate under which the VA guaranteed to pay the lender the small amount of 50% of the loan amount or \$2,000 if the borrower defaulted. The loan term, interest rate, and the percentage and dollar guaranty limitations have been increased over the years.

##### Additional Information:

- Veterans who receive a discharge other than honorable may apply to the Secretary of the Department of Veterans Affairs for a certificate of eligibility. Generally, persons who have had at least six years of service in the Selected Reserves or National Guard are

eligible for VA-guaranteed housing loans. Reservists and National Guard members, however, who were activated on or after August 2, 1990, served at least 90 days and were discharged honorably, are eligible.

**Eligibility:**

- Veterans who served more than 90 days of active duty during World War II, the Korean conflict, the Vietnam Era, or the Persian Gulf War are eligible for VA guaranteed housing loans.
- Veterans whose service fell entirely within (1) 7/26/47 to 6/26/50, (2) 2/1/55 to 8/4/64, or (3) 5/8/75 to 9/7/80 (enlisted) or to 10/16/81 (officers) must have served at least 181 days of active duty.
- Veterans whose service began after 9/7/80 (enlisted) or 10/16/81 (officer) must have completed 24 months of active duty or the full period (at least 181 days) for which they were called or ordered to active duty.
- The unmarried surviving spouses of veterans whose deaths were service connected and the spouses of veterans listed for 90 days or more as missing-in-action or prisoners-of-war are also eligible for VA-guaranteed home loans.

**Contact:**

- [http://www.homeloans.va.gov/pdf/vap\\_26-4\\_online\\_version.pdf](http://www.homeloans.va.gov/pdf/vap_26-4_online_version.pdf)
- Telephone: (800) 569-4287

### 3) Veterans Affairs Supported Housing (HUD-VASH)

- The Department of Housing and Urban Development VA Supported Housing (HUD-VASH) allows local Public Housing Authorities (PHAs) to administer Section 8 Vouchers while local VA medical centers provide case managements and clinical services for these veterans.

**Additional Information:**

- For more information about Section 8 Vouchers, see Section III part 1 of this guidebook.

**Eligibility:**

- Requests must be jointly signed by a PHA and Veterans Affairs Medical Center (VAMC).

**Contact:**

- Website: <http://www.hud.gov/offices/pih/programs/hcv/vash/>  
DC Office Phone: (202) 708-1112  
Regional Office Phone: (212) 264-8000 ext. 7109  
Contact: Deputy Regional Director JoAnna Aniello

## Section II

### Senior Citizen Housing Programs

#### 1) Section 202 Supportive Housing for the Elderly Program

- Section 202 Supportive Housing for the Elderly Program consists of two parts. The first is a grant program while the second is Low-Income Tax Credit. Currently, Section 202 provides grants and project rental assistance for developers so that they can build affordable housing for the elderly. The Department of Housing and Urban Development (HUD) gives Section 202 grants to both private nonprofit organizations and for profit general partnerships where the sole general partner is a nonprofit group.

##### Additional Information:

- HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years.

##### Eligibility:

- HUD defines "elderly person" as a households composed of one or more persons, at least one of whom is age 62 or older at the time of initial occupancy.

##### Contact:

- Phone: (202) 402 5787  
Point of Contact: Elicia Anderson  
Website: <http://www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm>

#### 2) Multi-Family Housing Service Coordinator

- Service coordinators in The Department of Housing and Urban Development (HUD) developments for elderly persons and persons with disabilities work with residents to provide a wide range of services. These include the arrangement of transportation, meal services, housekeeping, medication management, nurse visits, dentists, and massage therapists, haircuts, and social activities.

##### Additional Information:

- Service coordinators became eligible for funding through the Section 202 program starting in 1990. HUD developments funded through the Section 221(d) (3) and Section 236 programs were made eligible for service coordinator funding in the Housing and Community Development Act of 1992.

##### Eligibility:

- All residents if at least 25% of residents are frail elderly, at-risk elderly, or non-elderly persons with disabilities.
- Funding for the Service Coordinator program is awarded on a competitive basis. Owners of eligible properties may apply for funds on an annual basis through HUD's grant process. To qualify, at least 25% of residents in a development must be considered frail elderly, at-risk elderly, or disabled non-elderly.
- Applicants must also show that they have no other funds available to pay for a service coordinator. Grants are made for three years, and are renewable.

**Contact:**

- Telephone: (800) 955-2232  
Website: <http://www.hud.gov/offices/hsg/mfh/progdesc/servicecoord.cfm>

### 3) Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinators Program

- The ROSS Service Coordinator program through the U.S. Department of Housing and Urban Development provides funding to hire and maintain Service Coordinators who will assess the needs of residents of conventional Public Housing or Indian housing and coordinate available resources in the community to meet those needs

**Additional Information:**

- ROSS' service coordinators may arrange for meals, transportation, housekeeping, health and nutrition programs, case management, job training, and assistance with personal care for those making the transition from welfare to work.
- The ROSS program also funds the Public Housing Family Self-Sufficiency (PH FSS) program.

**Eligibility:**

- Public Housing Authorities (PHAs), tribes/tribally designated housing entities (TDHEs), Resident associations (RAs) such as resident management corporations, resident councils, and intermediary resident organizations, and nonprofit organizations supported by residents and/or PHAs are eligible for funding.

**Contact:**

- Telephone: (202) 402-2341  
Point of Contact: Anice Schervish  
Website: <http://www.hud.gov/offices/pih/programs/ph/ross/about.cfm>

### 4) Assisted Living Conversion

- The Department of Housing and Urban Development (HUD) Appropriations Act of FY2000 (P.L. 106-74) created the Assisted Living Conversion program to allow HUD-subsidized facilities for elderly residents to modify their apartments and common areas



to accommodate elderly persons and persons with disabilities who need additional assistance in order to remain in their units.

**Additional Information:**

- Grant recipients may use the funds to make units accessible by installing grab bars, widening doors, installing accessible appliances and counters, and adding emergency alert systems, among other modifications.
- Grant recipients may also use funds to renovate common spaces for kitchen, dining, or recreational use, and to provide furniture, appliances, and equipment for those areas.

**Eligibility:**

- Those serving the frail, elderly and non-elderly persons with disabilities.
- HUD-funded buildings developed under the Section 202 program, Section 236 program, and Section 221(d)(3) program, or units supported by project-based Section 8 rental assistance, are eligible to apply for funds. Owners may use funds to convert some or all units in a building for use as assisted living units.

**Contact:**

- Telephone: (800) 955-2232  
Website: <http://www.dhcr.state.ny.us/Programs/RESTORE>

## 5) Residential Emergency Service to Offer Repairs to the Elderly (RESTORE)

- RESTORE 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.

**Additional Information:**

- Funds must be used for low-income elderly owner households in one- to four-unit owner-occupied dwellings. The program permits not-for-profit corporations to use up to 7.5 percent of the award to cover administrative costs.
- Municipalities can use up to 5 percent for administrative costs. No more than 50 percent of the annual appropriation may be allocated to any one municipality.

**Eligibility:**

- To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.

**Contact:**

- For more information, please contact the New York Division of Housing and Community Renewal:  
Telephone: (866) 275-3427 ask to be transferred to your regional office for more information  
Website: <http://nysdhcr.gov/AboutUs/contact.htm>

## 6) Senior Citizen Rent Increase Exemption (SCRIE)

- Tenants who are 62 years or older may qualify for full exemption or partial exemption from rent increases under the Senior Citizen Rent Increase Exemption (SCRIE). This applies to tenants in rent controlled and rent stabilized apartments or hotels in New York City, and to tenants in apartments regulated by rent control or Emergency Tenant Protection Act (ETPA) in the municipalities outside of New York City that have authorized the exemption program.

### **Additional Information:**

- The exemption program is administered by Division of Housing and Community Renewal (DHCR) outside New York City. In New York City, it is administered by the New York City Department for the Aging, 2 Lafayette Street, 6th Floor, New York, NY 10007.

### **Eligibility:**

- Senior citizens are eligible if their incomes are below a maximum limit set by local law; they are paying at least one-third of their income for rent, and if they are tenants in rent stabilized apartments must have a valid one or two-year lease.

### **Contact:**

- Telephone: (212) 442-1000  
Website:  
[http://www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_scrie.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_scrie.shtml)

## Section III

### Low-Income, Disability & Rural Housing Programs

#### 1) Section 8 Vouchers

- Section 8 vouchers are a form of tenant-based rental assistance funded by the federal government, administered locally, and provided to private landlords on behalf of low-income families. Under the Section 8 Voucher Program, a family pays 30% of its adjusted income toward rent (although it can choose to pay more) and the program makes payments to the landlord based on a maximum subsidy set by a local governmental agency (based on the local fair market rent established by The Department of Housing and Urban Development), less the tenant's contribution.

##### Additional Information:

- Families that wish to receive a voucher must generally apply to their local Public Housing Authority (PHA) and are placed on a waiting list, the length of which varies by community and can range from several months to many years.

##### Eligibility:

- Families who earn 80% or less of the local area median income.

##### Contact:

- For a list of local New York Public Housing Authorities, please visit: <http://nhl.gov/offices/pih/pha/contacts/states/ny.cfm>  
For more information, please call: (800) 955-2232 ext. 7004  
Point of Contact: Mary Ish

#### 2) Public Housing

- Low-rent public housing developments are owned and operated by local Public Housing Authorities (PHAs) and subsidized and regulated by the federal government. Generally, families are eligible to live in public housing if they are low-income (those with income at or below 80% of area median income), but 40% of public housing units that become available in a year must be given to extremely low-income families (those with income at or below 30% of area median income). Families living in public housing pay 30% of their adjusted income toward rent.

##### Additional Information:

- Families that wish to receive a voucher must generally apply to their local Public Housing Authority and are placed on a waiting list, the length of which varies by community and can range from several months to many years.

##### Eligibility:

- Families who earn 80% or less of the local area median income.

**Contact:**

- To apply for public housing in New York State, please contact your local New York Public Housing Authority by visiting:  
<http://nyc.gov/offices/pih/pha/contacts/states/ny.cfm>  
For more information, please call: (800) 955-2232 ext. 7004  
Point of Contact: Mary Ish

### 3) The Low Income Housing Tax Credit Program (LIHTC) Program

- The LIHTC Program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities. This topic is designed to provide a basic introduction to the LIHTC Program.

**Eligibility:**

- To be eligible for consideration under the LIHTC Program, a proposed project must:
  - Be a residential rental property.
  - Commit to one of two possible low-income occupancy threshold requirements.
  - Restrict rents, including utility charges, in low-income units.
  - Operate under the rent and income restrictions for 30 years or longer, pursuant to written agreements with the agency issuing the tax credits.

**Contact:**

- Telephone: (202) 402-4589 Director of Home Investment Block Grant  
Website: <http://www.hud.gov/offices/fheo/lihtcmou.cfm>  
Point of Contact: Clifford Tafford

### 4) New York State Community Development Block Grant Program (CDBG)

- The New York CDBG Program provides community development grants to towns, villages, and cities with a population fewer than 50,000 and counties with an unincorporated population under 200,000. The program provides grants to smaller communities in order to: ensure decent, affordable housing; create jobs and expand business opportunities; implement a variety of community development activities directed toward neighborhood revitalization and economic development; and to provide improved community facilities and services.

**Additional Information:**

- NYS must ensure that at least 70% of its CDBG funds are used for activities that benefit low and moderate-income persons (at or below 80% of median). This is achieved by

granting “maximum feasible priority” to activities which meet one of the following National Objectives:

- Benefit low and moderate-income persons or families, including creating job opportunities; or
  - Aid in the prevention or elimination of slums or blight; or
  - Meet an urgent community development need that poses a serious and imminent threat to the community’s health or welfare.
- The CDBG Program provides smaller communities with the opportunity to make local decisions concerning community development without duly increasing the local tax burden of their citizens.

**Eligibility:**

- Cities with a population under 50,000 and counties with an unincorporated population under 200,000.

**Contact:**

- To apply for a Community Development Block Grant, or for more information, please contact the New York State Office of Community Renewal  
Telephone: (518) 474-2057  
Point of Contact: Rob Brooks  
Website: <http://www.nysocr.org/ProgramInformation/overview.asp>

## 5) Low-Income Housing Trust Fund (HTF) Program

- HTF provides funding to eligible applicants to construct low-income housing, to rehabilitate distressed residential property (vacant, underutilized or occupied residential property), or to convert underutilized non-residential property to residential use for occupancy by low income homesteaders, tenants, tenant-cooperators or condominium owners. HTF can also provide seed funding to eligible not-for-profit applicants who need financial assistance in developing a full HTF project application.

**Additional Information:**

- Occupancy in HTF projects is limited to low-income persons and families defined as: in cities with a population of one million or more, those persons and families whose incomes do not exceed 80 percent of the median income for the metropolitan statistical area in which a project is located.
- In the case of an owner-occupant of a homesteading project, persons of low income shall also mean those whose incomes do not exceed 80 percent of the median income for the State; in those portions of the State outside of cities with a population of one million or more persons and within a Metropolitan Statistical Area (MSA).

**Eligibility:**

- Applicants must be not-for-profit corporations or charitable organizations or their wholly owned subsidiaries; housing development fund companies; municipalities; counties (counties with their own department of assessment may be direct recipients;

- other counties are eligible only as local program administrators); housing authorities (for properties owned after July 1, 1986 only); private developers who make equity investments in a project and who limit their profits or rate of return to investors.
- Projects must be located in an area which is blighted, deteriorated or deteriorating, or has a blighting influence on the surrounding area, or is in danger of becoming a slum or blighted area because of the existence of substandard, unsanitary, deteriorating or deteriorated conditions, an aged housing stock, or vacant non-residential property or an area in which the private sector has demonstrated an inability or unwillingness to participate in the provision of affordable housing without government assistance.

**Contact:**

- For more information, please contact the New York State Department of Housing and Community Renewal DHCR:  
Telephone: 1-866-275-3427  
Point of Contact: Pauline Florty

## 6) Disability Rent Increase Exemption (DRIE)

- Tenants who are disabled may also qualify for full exemption or partial exemption from rent increases under the Disability Rent Increase Exemption (DRIE). This applies to tenants in rent controlled and rent stabilized apartments or hotels in New York City, and to tenants in apartments regulated by rent control or The Emergency Tenant Protection Act (ETPA) in the municipalities outside of New York City that may authorize the exemption program.

**Eligibility:**

- Tenants are considered disabled, and therefore eligible if they are a recipient (or former recipient, as described below) of benefits from any of the following programs:
- Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) under the Federal Social Security Act; Disability Pension or Disability Compensation benefits as provided by the United State Department of Veteran Affairs; or Medical Assistance benefits pursuant to NY State Social Service Law, and a former recipient of SSDI or SSI benefits.

**Contact:**

- For assistance in applying, tenants may contact the Mayor's Office for People with Disabilities, located at 100 Gold Street, 2nd Floor, New York, New York 10038,  
Telephone: (212) 788-2830, TTY: 212-788-2838.  
Point of Contact: Ms. German

## 7) Rural Home Purchase Loans

- Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

**Additional Information:**

- Loans are for up to 33 years. The promissory note interest rate is set by the lender. There is no required down payment. The lender must also determine repayment feasibility, using ratios of repayment (gross) income to PITI and to total family debt.

**Eligibility:**

- Individuals who earn up to 115% of the median area income.
- Families without adequate housing, but able to afford the mortgage payments, including taxes and insurance.
- Applicants with reasonable credit histories.

**Contact:**

- For more information, please call: (202) 720-2791

## 8) Supportive Housing for Persons with Disabilities

- The Section 811 program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly.

**Eligibility:**

- In order to live in Section 811 housing, a household which may consist of a single qualified person must be very low-income (within 50 percent of the median income for the area) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.

**Contact:**

- For more information, please visit:  
<http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm>  
Telephone: 202 402 2255  
Point of Contact: Marvis Heyward

## 9) Rural Home Repair Loans

- Section 504 of the Housing Act of 1949 authorized loans, grants, or combinations of loans and grants to make farm dwellings safe and sanitary or to remove health hazards. Loans are limited to \$20,000, and have a 20-year term at a 1% interest rate.

**Additional Information:**

- Owners who are aged 62 or more may qualify for grants of up to \$7,500 to pay for needed home repairs. To qualify for the grants, the elderly homeowners must lack the ability to repay the full cost of the repairs. Depending on the cost of the repairs and the income of the elderly homeowner, the owner may be eligible for a grant for the full cost

of the repairs, or for some combination of a loan and a grant that covers the repair costs. The combination loan and grant may total no more than \$20,000.

**Eligibility:**

- Rural homeowners with incomes of 50% or less of the area median income.
- Families without adequate housing, but able to afford the mortgage payments, including taxes and insurance.
- Applicants with reasonable credit histories.

**Contact:**

- For more information, please call: (202) 720-2791

## 10) Housing for Farm Laborers

- The Housing Act of 1961 added Section 514 to the Housing Act of 1949. Under Section 514, loans are made to farm owners, associations of farm owners, or nonprofit organizations to provide "modest" living quarters, basic household furnishings, and related facilities for domestic farm laborers. The loans are repayable in 33 years and bear an interest rate of 1%. To be eligible for Section 514 loans, applicants must be unable to obtain financing from other sources that would enable the housing to be affordable by the target population.

**Additional Information:**

- Applicants who own farms or who represent farm owners must show that the farming operations have a demonstrated need for farm labor housing, and the applicants must agree to own and operate the property on a nonprofit basis. Except for state and local public agencies or political subdivisions, the applicants must be unable to provide the housing from their own resources and unable to obtain the credit from other sources on terms and conditions that they could reasonably be expected to fulfill.

**Eligibility:**

- Applicants must be unable to obtain credit on terms that would enable them to provide housing to farm workers at rental rates that would be affordable to the workers.
- Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers.

**Contact:**

- For more information, please call: (202) 720-2791

## 11) Rural Rental Housing

- Loans under Section 515 are made to individuals, corporations, associations, trusts, partnerships, and public agencies. The loans are made at a 1% interest rate and are repayable in 50 years. Except for public agencies, all borrowers must demonstrate that financial assistance from other sources will not enable the borrower to provide the housing at terms that are affordable to the target population.



**Eligibility:**

- All borrowers must demonstrate that financial assistance from other sources will not enable the borrower to provide the housing at terms that are affordable to the target population.
- Only those who are eligible for the low-income housing tax credit.

**Contact:**

- For more information, please call: (202) 720-2791



## Section IV

### Available to All Individuals

#### 1) The First-Time Homebuyer Tax Credit

- First-time homebuyers in 2009 are allowed a credit against their federal income tax equal to a maximum of 10% of a home's purchase price, or \$8,000. The amount of the credit that may be claimed is reduced for individuals with modified Adjusted Gross Income (AGI) of more than \$75,000 (\$150,000 for joint filers).

##### Additional Information:

- An individual who purchases a home in 2009 will not have to repay his or her tax credit unless the home is sold within three years of purchase. If the home is sold within three years of purchase, an individual must repay the tax credit in equal installments over 15 years beginning in the second taxable year after the purchase of a home. For these individuals, given that interest does not accumulate during the repayment period, the repayable tax credit equates to an interest free loan with a 16-year repayment period (a 1-year grace period plus 15 years of payments).
- The annual repayment is equal to 1/15<sup>th</sup> the amount of the original tax credit. Should the home be sold or no longer used as the owner's principal residence, the entire tax credit is to be repaid in the tax year when such change in use of the property occurs. The recaptured amount may not exceed any gain realized by the sale of the house.

##### Eligibility:

- Buyer without an interest in a principal residence in the last three years.
- Individuals with modified AGI less than \$95,000 (\$170,000 for joint filers)

##### Contact:

- For more information, please call: (800) 829-1040

## Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants or other federal funding, there are instances in which it is appropriate for the Senator to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization,
2. Summary of the application,
3. a description of what the money will be used for, and
4. a draft letter of support

Please forward this information by email to [grants@gillibrand.senate.gov](mailto:grants@gillibrand.senate.gov) or by mail to the nearest regional office:

### **Capitol District**

Senator Kirsten E. Gillibrand  
Leo W. O'Brien Federal Office Building  
1 Clinton Square  
Room 821  
Albany, NY 12207  
Tel: (518) 431-0120  
Fax: (518) 431-0128

### **Buffalo/Western New York**

Senator Kirsten E. Gillibrand  
Larkin at Exchange  
726 Exchange Street, Suite 511  
Buffalo, NY 14210  
Tel: (716) 854-9725  
Fax: (716) 854-9731

### **Hudson Valley Office**

PO Box 893  
Mahopac, NY 10541  
Tel. (845) 875-4585  
Fax (845) 875-9099

### **Long Island**

Senator Kirsten E. Gillibrand  
155 Pinelawn Road  
Suite 250 North  
Melville, NY 11747  
Tel: (631) 249-2825  
Fax: (631) 249-2847

### **New York City**

Senator Kirsten E. Gillibrand  
780 Third Avenue  
Suite 2601  
New York, New York 10017  
Tel. (212) 688-6262  
Fax (212) 688-7444

### **North Country**

Senator Kirsten E. Gillibrand  
PO Box 273  
Lowville, NY 13367  
Tel. (315) 376-6118  
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### **Rochester Region**

Senator Kirsten E. Gillibrand  
Kenneth B. Keating Federal Office Building  
100 State Street  
Room 4195  
Rochester, NY 14614  
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Fax (585) 263-6247

### **Westchester County** (For address, please call)

Senator Kirsten E. Gillibrand  
Tel. (914) 725-9294  
Fax (914) 472-5073

**Syracuse/Central New York**

Senator Kirsten E. Gillibrand  
James M. Hanley Federal Building  
100 South Clinton Street  
Room 1470  
PO Box 7378  
Syracuse, NY 13261  
Tel. (315) 448-0470  
Fax (315) 448-0476

**Washington D.C.**

Senator Kirsten E. Gillibrand  
United States Senate  
478 Russell Senate Office Building  
Washington, DC 20510  
Tel. (202) 224-4451  
Fax (202) 228-0282



## Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at 212.688.6262.

**Guide**

- |   |  |
|---|--|
| <input type="checkbox"/> Affordable Housing<br><input type="checkbox"/> Ag/ Rural Development<br><input type="checkbox"/> At Risk Youth / Anti Gang<br><input type="checkbox"/> Broadband<br><input type="checkbox"/> Brownfields/Superfund Site Cleanup<br><input type="checkbox"/> City Infrastructure<br><input type="checkbox"/> Faith-Based / Community Initiatives<br><input type="checkbox"/> Fire and Emergency Services<br><input type="checkbox"/> General Grants<br><input type="checkbox"/> Green Energy and Clean Technology<br><input type="checkbox"/> Green Schools<br><input type="checkbox"/> Higher Education<br><input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism | <input type="checkbox"/> Home Heating and Weatherization<br><input type="checkbox"/> Homeland Security<br><input type="checkbox"/> Innovation and Cluster Based Economic Development<br><input type="checkbox"/> K-12 Education and Libraries<br><input type="checkbox"/> Lead Paint Remediation<br><input type="checkbox"/> Minority and Women Owned Business<br><input type="checkbox"/> Obesity Prevention / Nutritious Foods<br><input type="checkbox"/> Senior Services<br><input type="checkbox"/> Small Business<br><input type="checkbox"/> Social Services /Community Groups<br><input type="checkbox"/> Veterans Services<br><input type="checkbox"/> Water and Wastewater Funding |
|---|--|

Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26<sup>th</sup> Floor, New York New York 10017**

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Organization:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City, State, ZIP:** \_\_\_\_\_

## Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

**Employment Issues:** including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

**Consumer Affairs:** including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

**Immigration Issues:** including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

**Veteran Issues:** including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

**IRS Issues:** including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

**Military Issues:** including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

**Health Care Issues:** including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

**Social Security:** including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

**Social Services:** including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Services" section of [www.gillibrand.senate.gov](http://www.gillibrand.senate.gov) or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceeding.