

Andrew J. Spano, Westchester County Executive
County Board of Legislators

Home Repair and Energy Assistance Directory



DEPARTMENT OF SENIOR PROGRAMS & SERVICES
Mae Carpenter, Commissioner

Westchester County Home Repair & Energy Assistance Directory

Department of Senior Programs and Services
www.westchestergov.com/seniors

Mae Carpenter
Commissioner

Laura Bolotsky
Director of Operations

Jeanne Pici
Program Administrator

Information and Assistance
(914) 813-6300

Medicare Information Line
(914) 813-6100

Northern County Senior Services
(914) 245-2088

Caregivers Resource Center
(914) 245-9167

Para información en español
(914) 813-6393

Elder Abuse Helpline
(914) 813-6436

Telecommunications Device for the Deaf (TDD) Relay
(800) 662-1220

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Westchester County Department of Senior Programs and Services
9 South First Avenue
Mount Vernon, New York 10550

The Westchester County Department of Senior Programs and Services is dedicated to serving seniors and their families. We strive to identify and prioritize their needs and create comprehensive plans to meet them. We advocate for responsive policies, programs, legislation and resources on behalf of seniors, their families and caregivers. We also maintain an inventory of services available to older persons and serve as an information and referral point for local and national assistance.

The department is part of a National Network on Aging, which includes the Administration on Aging in the U.S. Department of Health and Human Services, 57 State Agencies on Aging, 670 Area Agencies on Aging and approximately 27,000 local service provider organizations under contract to the area agencies. Under the Older Americans Act of 1965, this network administers programs designed to help the elderly maintain their health and independence in their homes and communities.

The Westchester County Department of Senior Programs and Services also works to meet the missions of the Older Americans Act and the New York State Community Services for the Elderly Act. The goals of the federal and state acts are aimed at enhancing seniors' quality of life by encouraging:

- *Sufficient income to meet basic needs*
- *Appropriate housing according to individual needs and wishes*
- *Employment opportunities*
- *Dignified, honorable and healthful retirement*
- *Freedom to pursue meaningful activities*
- *The best physical and mental health available*
- *Services to restore health to the best possible state*
- *Benefits from social and medical research as soon as possible*
- *Adequate community services*
- *Use of initiative, freedom and independence to manage and plan their lives*

Westchester County Home Repair & Energy Assistance Directory

This booklet, prepared by Westchester County Department of Senior Programs and Services, provides residents age 60 or older with information about money-saving home repair and energy assistance programs available to eligible county residents.

Call (914) 813-6300 to learn the latest information about services in your community. You can also call that number to receive “**Generations**,” the department’s bimonthly newspaper for seniors.

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Note: Income guidelines given in this directory are for the 2008 program year, except in a few programs where indicated for the 2008-09 program year.

HOME REPAIR

Westchester County Department of Planning

Lead Safe Westchester (LSW)

148 Martine Avenue

Room 432

White Plains NY 10601

914-995-2413

Tka1@westchestergov.com

Services available to properties constructed before 1978:

- elimination or control of lead-based paint hazards in homes
- assessment of lead hazards
- replacement, encapsulation or rehabilitation of affected surfaces

Qualifications:

- homeowner
- rental landlords

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$56,900	\$65,050	\$73,150	\$81,300	\$87,800

Grants up to \$8,000 may be awarded for each unit assisted. Homeowners must agree to not sell or transfer their homes for at least three years following completion of the repairs. Owners of rental units must agree to not raise rents for three years following completion of the repairs.

Westchester County Department of Planning
NYS Affordable Housing Corp. Home Improvement Program (HIP)

148 Martine Avenue
Room 432
White Plains NY 10601
914-995-2413
Tka1@westchestergov.com

Service available:

- to assist in making vital repairs

Qualifications:

- 1-4 family dwelling
- condos or co-ops
- owner occupied

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$56,900	\$65,050	\$73,150	\$81,300	\$87,800

A deferred or forgivable 2- 5- or 10-year mortgage (depending on the amount of funding provided) if owner continues to reside in the home for the term of the mortgage. If sold or transferred, funds must be repaid. May receive up to \$15,000 but funds must be matched with their own funds, bank loans or funds from other sources.

Westchester County Department of Planning
Property Improvement Program (PIP)

148 Martine Avenue

Room 432

White Plains NY 10601

914-995-2413

Tka1@westchestergov.com

Service Available:

- home rehabilitation

PIP projects are restricted for a minimum period of 20 years or the length of the loan, whichever is longer, or as approved by the County. PIP contracts are three-way contracts, executed between the County, the property owner and the selected contractor. Funds are released to the contractor upon requisition of funds and inspection of completed work.

Qualifications:

- single-family home
- condo or co-op
- owner-occupied

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$56,900	\$65,050	\$73,150	\$81,300	\$87,800

Funds are provided as loans on the basis of financial need, feasibility and HUD requirements. Loan terms are based on the applicant's ability to repay. Maximum amount of loan is \$25,000.

LOCAL AREA HOME IMPROVEMENT PROGRAMS

AmeriCares Homefront

88 Hamilton Avenue
Stamford, CT 06902
800-486-4357

AmeriCares Homefront mission is to help qualified, low-income homeowners who are physically or financially challenged to maintain their residence by providing **free** home repairs through teams of volunteers. Program staff and volunteers work with homeowners to provide those repairs.

Services available:

- repairing leaky roofs and water-damaged floors and walls
- energy efficiency – insulation, upgrade electricity, new windows
- building a wheelchair ramp
- painting ceilings, walls and home exteriors
- fixing walkways and repairing steps
- repairing inadequate or inoperable plumbing
- home and yard clean-ups

Qualifications:

- homeowner
- Single and multifamily homes
- cannot own multiple properties

Income guidelines are \$35,000 per household, however if slightly over this income property owner should still apply. Homeowner should plan on remaining in home for an additional five years. Condominiums, co-ops and mobile homes are not eligible for this program.

City of White Plains

Community Development Housing Rehabilitation Program

255 Main Street

White Plains, NY 10601

914-422-1264

Low-interest loans (below market rates of between 1% and 5%)*, and deferred liens for home repairs. Interest rate is determined by family size and income.

Services available:

- heating
- plumbing
- electrical
- roofing
- window replacement
- carpentry
- masonry
- drainage

Qualifications:

- homeowner
- targeted/designated neighborhoods – Fisher Hill, Battle Hill, Ferris Ave, Church/Park, North Broadway, North End, Carhart, Eastview, Kensico/Hall (with exceptions), Highlands (north of Bryant Ave)

*Homeowners 62 or older, (depending on income) may be eligible for an even lower interest rate loan, possibly a deferred lien or zero percent interest rate. This additional cost savings helps senior citizens on fixed incomes keep their homes in good repair. Income-eligible seniors who live in White Plains should call to see if they qualify for a deferred lien or low-interest loan.

Family Service Society of Yonkers

30 South Broadway, 5th Fl

Yonkers, NY 10701

914-963-5118

914-963-4313 (fax)

Migdalia Muniz

Housing Accessibility Program – serving low-income elderly and disabled Yonkers residents. Provides assistance with safety-related housing modifications to allow the individual to continue living independently in their own home.

Services Available:

- installation of ramps
- bathroom railings and special fixtures
- widening of doorways to allow wheelchair access
- installation of specialized safety equipment needed by the visually and hearing impaired

Qualifications:

- Yonkers residents
- elderly or disabled

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$46,215	\$52,845	\$59,443	\$66,040	\$71,338

Housing Action Council

55 South Broadway
Tarrytown, NY 10591
914-332-4144
914-332-4147 (fax)
hac@affordablehomes.org

Allows for existing housing upgrade and to enable homeowners to maintain and afford their home.

Service available:

- electrical upgrade
- kitchen repair/remodel; bathroom repair/remodel
- roof and window replacements
- heating units
- chimney and plumbing repairs
- lead and asbestos abatement
- energy conservation measures
- handicapped accessibility items

Qualifications:

- 1-4 family dwelling
- condo and co-op

Household assets cannot exceed \$15,000. Assets include savings, checking accounts, certificates of deposit, stocks and bonds.

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$63,728	\$72,833	\$81,928	\$91,056	\$98,366

Provides funds up to \$15,000 for eligible repairs in homes owned by income-eligible households who reside in Westchester County. The program covers approximately 60% of the cost of eligible repairs. Households must cover the balance with their own funds, funds from other sources or borrowed funds. Program requires continued occupancy by the homeowner for a period of time depending on the amount of the HAC grant. Should the homeowner move within that time period, all or a portion of the grant must be repaid.

The Preservation Company, Inc.

1037 Main Street

Peekskill, NY 10566

914-734-8928

914-734-8535 (fax)

Karen Gordon

<http://www.hrhcare.org/preservation/pchome.html>

Housing and community development organization serving Peekskill, Cortlandt and Yorktown areas.

Services available:

- electrical upgrade
- kitchen repair/remodel; bathroom repair/remodel
- roof repair/replacement; window replacement
- heating units
- chimney repair
- lead/asbestos abatement
- environmental improvements

Qualifications:

- homeowner
- co-op, condo
- 1 - 4 family

Household assets cannot exceed \$15, 000. Assets include savings, checking accounts, certificates of deposit, stocks and bonds.

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$63,728	\$72,833	\$81,928	\$91,056	\$98,366

Each grant allows payment of up to 60% of total repair cost with a maximum grant of \$15,000. Homeowner is responsible for the remaining costs. Occupancy by the homeowner is required for a specific period of time, depending on the amount of the grant. All work is to be done by contractors approved by The Preservation Company.

Washingtonville Housing Alliance, Inc.

136 Library Lane
Mamaroneck, NY 10543
914-698-4299
Jeremy Ingpen
whahousing@cs.com

Improves the housing conditions of low-and moderate-income residents in the Town of Mamaroneck and Village of Larchmont area

Repair loans and grants for eligible low-income seniors

Services available:

- emergency repairs
- weatherization updates to eliminate health and safety hazards and meet building code requirements

Qualifications:

- homeowner

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$42,660	\$48,780	\$54,840	\$60,960	\$65,820

You are allowed a maximum grant of \$15,000. The funds are provided by Westchester County.

WEATHERIZATION PROGRAMS

Westchester Community Opportunity Program, Inc.

540 Palmer Rd
Yonkers, NY 10701
<http://www.westcop.org>
914-375-7887
Dirk Fields

EmPower New York

P.O. Box 2489
Syracuse, NY 13220
Tel: 800-263-0906
Fax: 315-463-7393
William G. O'Connor

Services available:

- energy audit to identify specific needs
- weather stripping and caulking around doors and windows
- cleaning, testing, repairs or replacement of heating systems
- replacement or repair of storm windows
- addition of insulation to walls or ceilings
- minor repairs, as needed, to ensure maximum efficiency from the weatherization services performed

Weatherization services may also include other energy-related improvements such as water-heater repair/replacement, roof repair/replacement, chimney repairs, lighting fixture replacement, venting systems, heating distribution system replacement, refrigerator replacement, installation of GFIC outlets and electrical service upgrade

Qualifications:

- homeowners and renters
- household receives SSI, Public Assistance, HEAP benefits or food stamps

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$42,660	\$48,780	\$54,840	\$60,960	\$65,820

Home Performance with Energy Star

Energy Finance Solutions

1-800-361-5663

www.getenergysmart.org

New York Energy Smart

1-877-NY-SMART

OPTION 1

ENERGY STAR Financing

Low-interest, unsecured loan, for 1-to 2-family owner occupied homes

- up to \$20,000 loan limit
- 3-, 5-, 7-or 10-year term
- 24-hour approval
- ask your contractor for current rate
- work must be performed through the Home Performance with Energy Star Program

OPTION 2

New York Energy Smart Loan Fund

Low-interest loans offered through local participating lenders

- current interest rates are bought down by 4%
- maximum loan term of 10 years
- any 1-to-4 family home is eligible
- work must be performed through the Home Performance with Energy Star Program

OPTION 3

Assisted-Home Performance with ENERGY STAR Work Scope Incentive

Available to income-qualified homeowners, as part of the Home Performance with Energy Star commitment to making energy efficiency affordable to all New Yorkers.

- can be combined with Option 1 or 2
- \$5,000 (maximum) available for single-family homes
- \$10,000 (maximum) available for 2-to-4 family homes
- Work Scope Incentive is paid directly to the contractor
- work must be performed through the Home Performance with Energy Star Program

OPTION 4

Homeowner Financing Incentive

Available to homeowners who chose not to use program financing options 1, 2, or 3

- homeowner receives a cash incentive of up to 10% of the work scope (eligible measures only)
- incentive paid directly to homeowner by the NYS Energy Research and Development Authority (NYSERDA)
- any 1-to-4 family home is eligible
- work must be performed through the Home Performance with Energy Star Program

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$45,550	\$52,050	\$58,550	\$65,050	\$70,250

Westchester County Department of Planning
Weatherization Referral Assistance Program (WRAP)

148 Martine Avenue

Room 432

White Plains NY 10601

914-995-2413

Tka1@westchestergov.com

Weatherization activities that are energy-related to reduce the amount of energy required to heat a home and provide hot water. Must be age 60 or over for WRAP.

Services available:

- weather-stripping and caulking around doors and windows
- replacement or repair of outside doors
- replacement or repair of broken storm windows
- adding insulation to walls, ceilings or attics
- repair or replacement of heating systems (Contact your local DSS to determine if HEAP will provide services through the Heating Equipment Repair and Replacement Program)
- repair or replacement of hot-water tanks
- repairs to the roof that prevent heat loss and protect insulation (but not complete roof replacement)
- energy-related packages (weather-stripping, caulking, energy efficient light bulbs, etc); and minor repairs to ensure maximum efficiency from the weatherization services performed
- installing duct work for furnaces

Qualifications:

- homeowner
- age 60 or over
- single-family homes
- principal residence

Westchester County Department of Planning
Weatherization Referral Assistance Program (WRAP)

Maximum Yearly Income for the 2008-09 program year:

1 Person	2 People	3 People	4 People	5 People
\$23,560	\$30,809	\$38,059	\$45,308	\$52,557

Funds are provided in grants up to a maximum of \$3,000 per household on the basis of financial need and feasibility of work to be done.

UTILITY ASSISTANCE

Citizens Energy Oil Heat Program

1-877-Joe-4-Oil
(1-877-563-4645)

In partnership with CITGO, Citizens Energy works with thousands of oil-heat dealers and local fuel assistance agencies to provide deliveries of home heating-oil to those in need.

Qualification: 60% of State Median Income.

Maximum Income:

1 Person	2 People	3 People	4 People	5 People
\$42,660	\$48,780	\$54,840	\$60,960	\$65,820

Due to high demand, program currently not accepting new applications for 2008.

Con Edison

1-800-75-CONED
(1-800-752-6633)

Level Billing Plan: Helps to budget energy payments. The projected energy usage is divided into 12 equal payments. Actual usage amount will be reconciled at the end of the 12 months.

Con Ed Low-Income Program: Clients receiving SSI, Food Stamps, HEAP, or temporary assistance can apply to have a reduction in their basic service charge by approximately \$6-\$7.

For Seniors 62 years or older

Quarterly Billing Plan: If your Con Ed bills are less than \$420 a year, you can arrange to receive bills once every three months – March, June, September and December.

Concern Program: Representatives provide information on government aid programs, energy saving tips.

EnergyShare

1-877-480-7427

To access this program Con Edison customer must have an active disconnect notice on their account and be HEAP-eligible. Program offers a one-time grant of up to \$200 toward the outstanding bill. Energy Share is administered by HeartShare Human Services. Those who previously received a grant cannot reapply.

Applications can also be obtained from the following Westchester County Community Action Programs: Port Chester CAP, Greenburgh/Elmsford CAP, New Rochelle CAP, Ossining CAP, Westchester CAP, Westhab, White Plains CAP, Peekskill CAP

Maximum Monthly Income for the 2008-09 program year:

1 Person	2 People	3 People	4 People	5 People
\$1,963	\$2,567	\$3,172	\$3,776	\$4,380

Westchester County Department of Social Services

Home Energy Assistance Program (HEAP)

85 Court Street
White Plains NY 10601
914-995-5619

Assist eligible households with a one-time credit toward payment of utility or heating costs. You must either pay directly for heating cost or must pay rent that includes heating costs. If you live in subsidized housing, you must pay heating costs separately from your rent. No resource or asset limit.

Maximum Monthly Income for the 2008-09 program year:

1 Person	2 People	3 People	4 People	5 People
\$1,963	\$2,567	\$3,172	\$3,776	\$4,380

Westchester County Department of Social Services

Emergency/Crisis benefits (LIHEAP)

85 Court Street
White Plains NY 10601
914-995-5889

Must be in an emergency situation, where one has less than a 10 day supply of fuel, or a utility service terminated or scheduled for termination. Must be income eligible, be the customer and tenant of record, reside in the dwelling and have insufficient funds to meet the emergency.

Neighbor Fund

866-504-COOL

The Neighbor Fund was created by Entergy to help low income families in the Bronx and Westchester pay their energy bills in the heat of the summer from July through September. Individuals can receive up to \$50, depending on the amount of their bill. You can only apply once every two years. For additional questions call 718-422-4207.

Qualification: Must be HEAP eligible, see maximum monthly income chart above.

New York State Electric & Gas Power Partner

PO Box 5220

Binghamton, NY 13902

1-800-284-7988

www.nyseg.com

Serving Yorktown Heights, Somers, North Salem area.

Designed to help eligible customers learn more about the wise use of energy.

Services available:

- save at least \$114 per year on your monthly basic electricity service charge.
- save an additional \$30 to \$70 per year if you are also a NYSEG natural gas customer

If you have a past due balance on your account at the time of enrollment, Power Partner will reduce your account balance by matching, dollar for dollar, payments you make above your regular monthly bill up to \$100 per year. Once enrolled in Power Partner, you are required to enroll in Budget Billing to avoid seasonal ups and downs of your energy bill. Pay your monthly bills in full and on time. If you have a past due balance, agree to pay at least \$60 extra a year towards the back bill.

Qualification:

- have NYEG electricity account or electricity and natural gas accounts in your name for your primary residence

Maximum Yearly Income for the 2008-09 program year:

1 Person	2 People	3 People	4 People	5 People
\$23,560	\$30,809	\$38,059	\$45,308	\$52,557

Project Share
American Red Cross
106 North Broadway
White Plains, NY
914-946-6500 ext 310
Kay Lenard

Project Share offers assistance on bills for oil, natural gas, electricity, propane or wood. Limited assistance for repairs to heating equipment, water heaters, broken windows and storm doors.

Service available:

- grant of up to \$200

Qualification:

- 60 years of age or older
- disabled, regardless of age
- have a serious medical problem aggravated by the energy emergency, regardless of age

American Red Cross will send the grant directly to your heating vendor. Grants may be received only once in 18 months. If you are HEAP eligible, you must first apply for that assistance, before applying for Project Share.

Funded through the US Department of Health and Human Services and the New York State Office for the Aging and the Westchester County Department of Senior Programs and Services.

In accordance with federal law, the Westchester County Department of Senior Programs and Services prohibits discrimination because of race, color, sex, sexual orientation, national origin, religion, age or handicap, in all aspects of the provision of services for the benefit and welfare of Senior Citizens, and in all employment practices, including hiring, firing, promotion, compensation and other terms, conditions and privileges of employment. Further, subcontractors of the Westchester County Department of Senior Programs and Services shall be required to meet the above stated standards.