



Dear Applicant,

Thank you for your interest in the **RESTORE** program. RESTORE was created by the State of New York because of the great need that low and moderate income senior citizens have in facing home repairs. Many repairs cost much more than a small pension and Social Security benefits can afford. Rensselaer County Housing Resources is one of the organizations chosen to administer the RESTORE program for residents of Rensselaer County.

To qualify for the **RESTORE** Program you must meet the following criteria:

- Be 60 years old or older.
- Be the owner-occupant of the property to be repaired.
- Need *emergency* repair work done. Emergency is defined as if the work were not to be completed; the home owner's health and safety could be endangered.
- Property taxes must be paid-to-date & if applicable Mortgage must be current.
- The property can only be 1 or 2 unit home.
- Household income must be 60% or below annually:
 - Household Size 1: \$32,725 maximum
 - Household Size 2: \$36,270 maximum
 - Household Size 3: \$40,800 maximum
 - Household Size 4: \$45,300 maximum

One of RESTORE's goals is to assist people to remain in their homes as they age. We ask that participants of RESTORE remain in their home three years following the date the work is completed on their home. This is monitored by a three year lien on the property. After three years has passed, the RESTORE funding that was used to do repairs will be completely forgiven. If, on the other hand, the participant leaves the home, the RESTORE funding used to repair the home will need to be returned to Rensselaer County Housing Resources.

Thank You:

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