



# **ACCESSIBLE HOUSING RECOVERY RESOURCES**

Revised in May 2015

Prepared by NY Sandy Recovery Office

## **FUNDING OPPORTUNITIES**

### **1. Access to Home Program**

New York State Homes & Community Renewal's (HCR) Access to Home Program provides financial assistance to property owners to make dwelling units accessible for low- and moderate-income persons with disabilities.

**Eligibility:** Grants are made to municipalities and eligible not-for-profit entities that have substantial experience in adapting or retrofitting homes for persons with disabilities. Available at:

- <http://www.nyshcr.org/Programs/accesstohome/>
- (518) 473-2569

### **2. U.S. Department of Agriculture Single Family Housing Repair Loans & Grants in New York**

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

**Eligibility:** Applicants must: be the homeowner and occupy the house; be unable to obtain affordable credit elsewhere; have a family income below 50 percent of the area median income; for grants, be age 62 or older and not be able to repay a repair loan. Available at:

- <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ny>
- (315) 477-400

### **3. Project Open House**

Administered by the NYC Mayor's Office for People with Disabilities (MOPD), Project Open House (POH) removes architectural barriers in the homes of people with permanent disabilities. POH provides an opportunity for many individuals to modify their living environments.

**Eligibility:** Applicants must reside within the five boroughs of NYC, have a permanent disability and meet Section 8 Income Guidelines. The building owner must allow MOPD to perform the work. Check later for 2015 application. Available at:

- [http://www.nyc.gov/html/mopd/html/open\\_house/open\\_house.shtml](http://www.nyc.gov/html/mopd/html/open_house/open_house.shtml)
- (212) 639-9675, Call 711 (Relay Service for Deaf/Hard of Hearing)

### **4. Handi-Ramp Foundation's Home Modification Funding**

Handi-Ramp Foundation raises money through the foundation website and acts as a "holder" until the required funds are raised for accessibility projects. Once the goal is met, the Foundation secures accessibility products (ramps, lifts, etc.) and directly installs the items at a discounted price once the funds are collected.

Available at:

- <http://handirampfoundation.org/>
- (847) 996-6299

## **PROGRAMS**

1. **Federal Housing Administration Home Equity**

**Conversion Mortgages (HECM) program for Seniors**

If you are a homeowner age 62 or older and have paid off your mortgage or paid down a considerable amount, and are currently living in the home, and are eligible, you may participate in FHA's Home Equity Conversion Mortgage (HECM) program. The HECM is FHA's reverse mortgage program that enables you to withdraw some of the equity in your home with limitations or a single disbursement lump-sum payment at the time of mortgage closing. You can also use a HECM to purchase a primary residence if you are able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property you are purchasing. Available at:

- [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hecm/hecmabou](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmabou)
- (800) 569-4287

2. **Home Energy Assistance Program (HEAP) National Fuel Gas**

HEAP is a federally funded program that provides assistance to eligible customers to pay their home heating bills. National fuel offers special programs for special needs, including services for retired, elderly, permanently disabled, hearing-and speech-impaired, visually impaired and non-English speaking customers. For more information, go to URL:

- <http://www.heaphelps.com>
- (800) 365-3234

3. **HUD's Energy Efficient Mortgages Program**

The U.S. Department of Housing and Urban Development's (HUD) Energy Efficient Mortgages (EEMs) Program allows you to finance the purchase of a home - or refinance your current mortgage - and include the cost of the energy-saving, cost-efficient improvements through a single mortgage. EEMs are mortgage loans that are insured by the Federal Housing Administration (FHA), which is a part of HUD. **Eligibility:** Almost anyone who has a satisfactory credit record, enough cash to close the loan, and sufficient steady income to make a monthly mortgage payment can be approved for an FHA-insured EEM loan. For more eligibility information, go to URL:

- <http://portal.hud.gov/hudportal/documents/huddoc?id=2005-07fha.pdf>
- (800) 569-4287

4. **Weatherization Assistance Program**

The New York State Homes & Community Renewal's Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating and cooling costs and addressing health and safety issues in their homes through energy-efficiency measures.

**Eligibility:** Eligibility is based on household income relative to federal low-income guidelines. Available at:

- <http://www.nyshcr.org/Publications/HousingInformationSeries/hiswap.pdf>
- (866) 275-3427

## GUIDANCE

1. **Rebuilding Water-Damaged Homes: A Manual for the safe, healthy, green, and low-cost restoration of housing**  
This is a manual on safe, healthy, green, and affordable rebuilding of water-damaged homes that will:
  - Serve as a workbook for seminars
  - Be distributed to people working on their own homes, volunteers, and other workers as a guide and reference manual
  - Develop work protocols for contractorsAvailable at:
  - <http://www.hud.gov/offices/lead/library/water-damaged-homes-manual.pdf>
2. **Mold**  
This fact sheet created by HUD's Office of Healthy Homes and Lead Hazard Control provides information on how to identify mold in the home, what you can do to prevent and get rid of mold and links to other resources for more practical steps you can take to make your home a healthy home. Available at:
  - [http://portal.hud.gov/hudportal/documents/huddoc?id=DOC\\_12335.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12335.pdf)
3. **FEMA's Hurricane Sandy Mitigation Resources**  
The URL provides information about mitigation, flood hazard mapping, risk reduction and insuring against risk. Available at:
  - <https://www.fema.gov/region-vi-arkansas-louisiana-new-mexico-oklahoma-texas/hurricane-sandy-mitigation-resources>
4. **The Design and Construction Requirements of the Fair Housing Act: Technical Overview**  
Fair Housing Accessibility FIRST is a training and technical guidance program created for the U.S. Department of Housing and Urban Development (HUD). It offers training and technical guidelines on accessibility requirements of the Fair Housing Act. Available at:
  - [http://www.fairhousingfirst.org/documents/TECHNICAL\\_OVERVIEW.pdf](http://www.fairhousingfirst.org/documents/TECHNICAL_OVERVIEW.pdf)
5. **A Brief Guide to Mold, Moisture, and your Home**  
This guide developed by the U.S. Environmental Protection Agency provides information and guidance for homeowners and renters on how to clean up residential mold problems and how to prevent mold growth. Available at:
  - <http://www.epa.gov/mold/pdfs/moldguide.pdf>
6. **Accessibility Options for Elevated Residences**  
Accessibility Options for Elevated Residences informational sheet is prepared by the Center for Hazards, Response, and Technology (CHART) at the University of New Orleans (UNO) with support from Public Entity Risk Institute (PERI). Available at:
  - [http://scholarworks.uno.edu/cgi/viewcontent.cgi?article=1018&context=chart\\_pubs](http://scholarworks.uno.edu/cgi/viewcontent.cgi?article=1018&context=chart_pubs)
7. **Elevating Your House**  
This chapter of FEMA's Homeowner's Guide to Retrofitting describes and illustrates the various elevation methods and discusses the most important considerations regarding elevation. Available at:
  - <http://www.fema.gov/pdf/rebuild/mat/sec5.pdf>

## **TECHNICAL AND LEGAL ASSISTANCE**

1. **HomeFreeHome Pro Bono Architectural Design for Accessibility**

HomeFreeHome (HFH) is dedicated to promoting architectural design solutions to enhance the independence and well-being of people with disabilities. HFH recruits volunteer architects and university students to design barrier-free accessible home renovations that allow people with disabilities to live in greater safety and ease.

**Eligibility:** Low-income homeowners, particularly elderly, physically challenged and families with children who are not able to afford an architect are eligible for services, as are the non-profit facilities that serve them. For further information, go to URL:

- <http://homefreehome.org/>
- (516) 883-0403

2. **Fair Housing - It's Your Right**

To get basic facts about the Fair Housing Act, significant recent changes and funding opportunities, go to the URL:

- [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/yourrights](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights)
- (800) 496-4294

3. **HUD's Equal Opportunity for All**

The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. Available at:

- [http://portal.hud.gov/hudportal/documents/huddoc?id=FHEO\\_Booklet\\_Eng.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=FHEO_Booklet_Eng.pdf)
- (800) 496-4294

4. **Consumer Justice for the Elderly: Litigation Clinic, St. John's University**

The Consumer Justice for the Elderly: Litigation Clinic is part of the St. Vincent de Paul Legal program. It is an in-house, one-semester civil litigation and advocacy clinic. Under the supervision of two full-time clinical faculty members, students represent low-income, elderly Queens residents in cases involving: Deed Theft, Foreclosure Defense and Predatory Lending, Home Improvement Contractor Fraud Cases, Debt Collection, and Other Consumer Matters.

Available at:

- <http://www.stjohns.edu/law/consumer-justice-elderly-litigation-clinic>
- (718) 990-6689

5. **The Elevated Studio**

The Elevated Studio was founded by design professionals aiming to elevate communities through design excellence. They work with homeowners at various stages in the recovery process from Long Island and New Jersey to the five boroughs of New York City. They work with each client to rebuild toward resilience and sustainability. They also provide educational clinics to help communities build back stronger. Available at:

- <http://www.theelevatedstudio.org/>
- (646) 470-9545

## **TECHNICAL AND LEGAL ASSISTANCE**

### **6. Filing a Housing Discrimination Complaint**

Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. If you have been trying to buy or rent a home or apartment and you believe your civil rights have been violated, you can file your fair housing complaint online. Your housing discrimination complaint will be reviewed by a fair housing specialist to determine if it alleges acts that might violate the Fair Housing Act. The specialist will contact you for any additional information needed to complete this review. If your complaint involves a possible violation of the Fair Housing Act, the specialist will assist you in filing an official housing discrimination complaint. Available at:

- [http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)
- (800) 496-4294

### **7. Your Civil Rights And Disaster Assistance**

- **Section 308 of the Stafford Act** protects individuals from discrimination on the basis of race, color, religion, nationality, sex, age, disability, English proficiency or economic status in all disaster assistance programs
- **Section 309 of the Stafford Act** applies these non-discrimination provisions to all private relief organizations participating in the response and recovery effort
- **Title VI of the Civil Rights Act of 1964** prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance
- **Section 504 of the Rehabilitation Act of 1973** is a Federal law that protects individuals with disabilities from discrimination in all programs receiving funds from the Federal government or operated by the Federal government
- **Section 508 of the Rehabilitation Act of 1973** prohibits discrimination against persons with disabilities in regard to federally operated technology systems
- All **FEMA disaster assistance** will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency (LEP), economic status or retaliation. If you believe your civil rights are being violated, call the FEMA Helpline: (800) 621-3362, (800) 462-7585 (TTY/TDD)

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**FEDERAL, STATE, CITY & COUNTY AGENCIES FOR PEOPLE WITH DISABILITIES, OLDER SURVIVORS AND PEOPLE WITH ACCESS AND FUNCTIONAL NEEDS**

- **United States Access Board**  
1331 F Street NW, Suite 1000  
Washington, DC 20004- 1111  
(202) 272-0080/(800) 872- 2253  
(TTY): (202) 272-0082/(800) 993-2822  
Fax: (202) 272-0081  
E-mail: [info@access-board.gov](mailto:info@access-board.gov)  
Website: <http://www.access-board.gov/the-board>
- **U.S. Department of Health and Human Services  
Administration for Community Living**  
Jacob K. Javits Federal Building  
26 Federal Plaza, Room 38-102  
New York, NY 10278  
(212) 264-4590  
Website: <http://www.hhs.gov/iea/regional/region2/>
- **New York State Justice Center for the Protection of  
People with Special Needs**  
161 Delaware Avenue  
Delmar, New York 12054-1310  
(518) 549-0200  
TTY: Dial 7-1-1 for the NYS Relay and give the operator 1-  
518-549-0200  
Website: <http://www.justicecenter.ny.gov/>
- **Mayor's Office for People with Disabilities**  
100 Gold Street, 2nd Floor  
New York, NY 10038  
(212) 639-9675, Call 711 (Relay Service for Deaf/Hard  
of Hearing)  
Website:  
<http://www.nyc.gov/html/mopd/html/home/home.shtml>
- **New York City Department for the Aging**  
2 Lafayette Street  
New York, NY 10007  
(212) 639-9675  
TTY: (212) 504-4115  
Website: <http://www.nyc.gov/aging>
- **Suffolk County Office for the Aging**
  - Riverhead County Center  
County Road 51  
Riverhead, NY 11901  
(631) 852-1420
  - H. Lee Dennison Building  
100 Veterans Memorial Highway  
Hauppauge, NY 11788-0099  
(631) 853-8200E-mail: [aging.office@suffolkcountyny.gov](mailto:aging.office@suffolkcountyny.gov)  
Website:  
<http://suffolkcountyny.gov/aging/Home.aspx>
- **County of Nassau Office of the Aging**  
60 Charles Lindbergh Boulevard  
Uniondale, NY 11553  
(516) 227-8900  
Fax: (516) 227-8972  
E-mail: [seniors@hhsnassaucountyny.us](mailto:seniors@hhsnassaucountyny.us)  
Website:  
<http://www.nassaucountyny.gov/agencies/seniors/>
- **Suffolk County Office for People with Disabilities**  
North County Complex, Bldg. 158  
Veterans Memorial Highway,  
PO Box 6100  
Hauppauge, NY 11788  
(631) 853-8333  
Website:  
<http://www.suffolkcountyny.gov/departments/countyececutive/peoplewithdisabilities.aspx>
- **Nassau County Office for the Physically Challenged**  
60 Charles Lindbergh Boulevard  
Uniondale, NY 11553  
(516) 227-7399  
Website:  
<https://www.nassaucountyny.gov/1744/Physically-Challenged-Office-for-the>

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**INDEPENDENT LIVING CENTERS IN THE SANDY MOST IMPACTED AREAS\***

- **Bronx Independent Living Services, Inc. (BILS)**  
4419 Third Avenue, Suite 2-C  
Bronx, NY 10457  
(718) 515-2800  
(718) 515-2803 TTY  
(718) 515-2844 Fax  
Website: <http://www.bils.org>
- **Brooklyn Center for Independence of the Disabled (BCID)**  
27 Smith Street, Suite 200  
Brooklyn, NY 11201  
(718) 998-3000  
(718) 998-7406 TTY  
(718) 998-3743 Fax  
Website: <http://www.bcid.org>
- **Long Island Center for Independent Living, Inc. (LICIL)**  
3601 Hempstead Turnpike, Suite 208  
Levittown, NY 11756  
(516) 796-0144  
(516) 796-6176 En Espanol  
(516) 796-0135 TTY  
(516) 796-0529 Fax  
E-mail: [licil@aol.com](mailto:licil@aol.com)  
Website:  
<http://www.licil.net>
- **Harlem Independent Living Center (HILC)**  
289 St. Nicholas Avenue, Suite 21  
Lower Level  
New York, NY 10027  
(212) 222-7122  
1-800-673-2371 Toll Free  
(212) 222-7198 TTY  
(212) 222-7199 Fax
- **E-mail: [HarlemILC@aol.com](mailto:HarlemILC@aol.com) Website:  
<http://www.nycservice.org/organizations/188>**
- **Center for Independence of the Disabled in New York (CIDNY)--Manhattan**  
841 Broadway, Suite 301  
New York, NY 10003 (212)  
674-2300 V & TTY  
(212) 254-5953 Fax  
E-mail: [info@cidny.org](mailto:info@cidny.org)  
Website: <http://www.cidny.org>
- **Center for Independence of the Disabled in New York (CIDNY)--Queens**  
80-02 Kew Gardens Road, #107  
Kew Gardens, NY 11415  
(646) 442-1520  
(718) 886-0428 Fax  
(866) 948-1064 VP  
E-mail: [info@cidny.org](mailto:info@cidny.org)  
Website:  
<http://www.cidny.org>
- **Suffolk Independent Living Organization**  
2111 Lakeland Avenue  
Ronkonkoma, NY 11779  
(631) 880-7929  
(631) 654-8076 TTY  
(631) 946-6377 Fax  
E-mail: [info@siloinc.org](mailto:info@siloinc.org)  
Website:  
<http://www.siloinc.org>

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\*Disclaimer: FEMA does not endorse nor can it verify or substantiate the credentials of any of the listed entities.