

BROOME COUNTY: NYS Resilient Retrofits 1% Loan Program

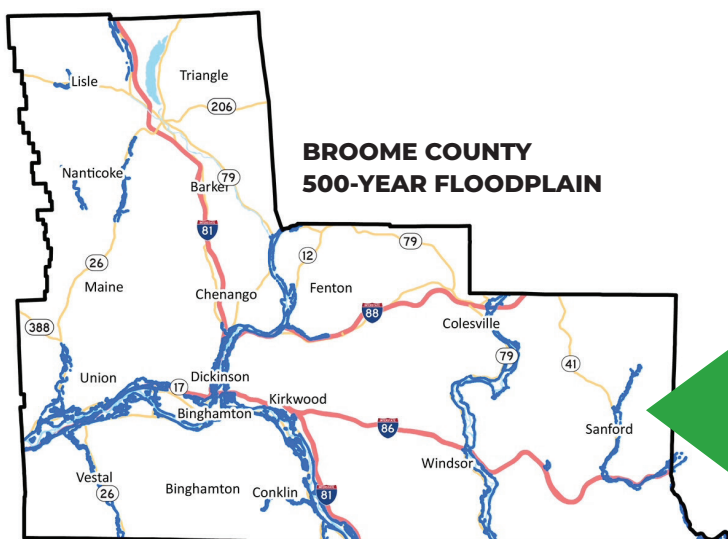
PREPARE YOUR HOME TO BETTER WEATHER FUTURE STORMS

Broome County homeowners, at risk of flooding, may be eligible for 1% financing of up to \$50,000 to undertake flood mitigation measures and other climate-ready improvements to their homes.

- Loans for primary residences only
- No minimum credit score required
- Loans are at a 1% simple interest rate and are payable over 5-10 years
- Eligible households must have low to moderate income (120% of area median)
- Home must be located wholly in 500-year floodplain

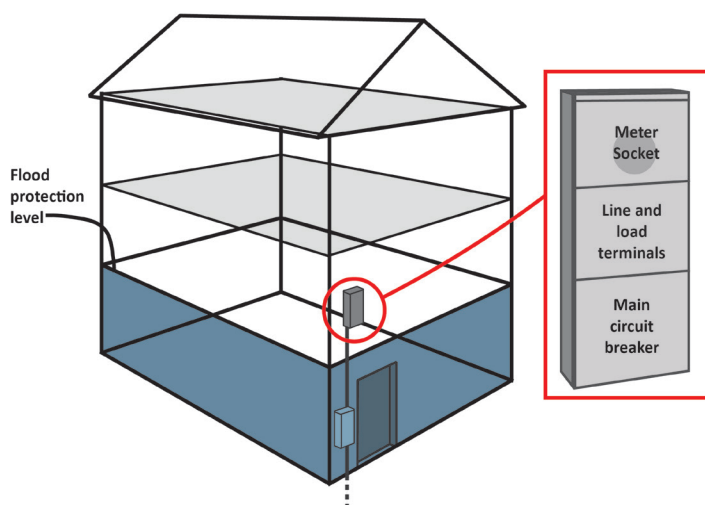
Broome County Household Income Limits 120% AMI

FAMILY SIZE	HOUSEHOLD INCOME MAX
1 Person	\$64,400
2 People	\$73,700
3 People	\$82,900
4 People	\$92,000
5 People	\$99,500



To see if your property is in the 500-year floodplain go to homehq.org/broomeretrofits

WHAT KIND OF PROJECTS COULD QUALIFY?



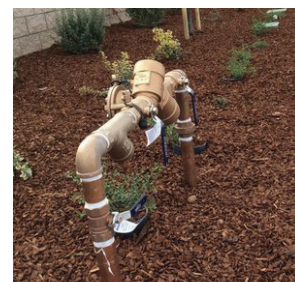
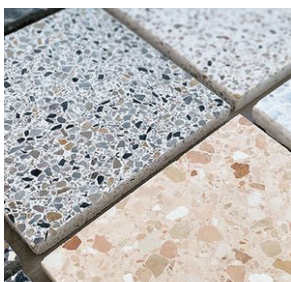
Flood Mitigation Measures

To take advantage of this loan, homeowners need to undertake one flood mitigation item as part of the overall project.

- Elevate Electrical Equipment
- Use Flood Resistant Materials
- Floodproofing Interior Systems

Or Install:

- Flood Vents
- Sump Pump
- Backwater Valve
- Backflow Preventers
- Flood Damage Resistant Materials



Eligible Energy/Electrification Improvements

Purchase & Installation of:

- Energy-Efficient Appliances
- All-Electric HVAC
- Replace Existing Systems with All-Electric Heat Pump

QUESTIONS?

Call 1-833-DRY-WARM or email info@homehq.org

For more information and to download an application go to: homehq.org/broomeretrofits

The New York State Resilient Retrofits 1% Loan Program was created and funded through New York State Homes and Community Renewal to help homeowners preserve their homes in response to climate change. New York State homeowners are facing increasing challenges to home preservation and climate-readiness due to extreme weather events like flooding. The NYS Resilient Retrofits (Floodproofing) 1% Loan Program offers an affordable and accessible program for homeowners to better weather the next wave of climate change.

Home HeadQuarters is a non-profit housing and community development organization and certified Community Development Financial Institution (CDFI) that has provided equitable lending, development and homeownership programs to New York residents for more than 25 years. Based in Syracuse, New York, Home HeadQuarters is working with community partners like the Community Development Corporation of Long Island (CDCLI) to deliver the NYS Resilient Retrofits 1% Loan Program to homeowners living in Broome, Erie, Kings, Queens and Suffolk Counties of New York State.

