Resources for Energy Efficiency Rehabilitation of Multi-Family Publicly Assisted Housing

A Catalog of Programs

Produced by
Hamilton, Rabinovitz & Alschuler
for the

New York State Energy Research and Development Authority (NYSERDA)

Note:

This catalog of "Resources for Energy Efficiency Rehabilitation of Publicly Assisted Housing" is a work in progress. It is intended to guide public housing officials, managers, and technical assistance providers in identifying and accessing programs that offer incentives for the installation of energy efficiency measures in the rehabilitation or new construction of public housing. Charts at the beginning of each section are intended to break down the programs according to specific criteria so that the reader can locate relevant programs quickly.

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NYSERDA	Direct Install		Х	Х	Х		Х		Χ			^	
	Energy Audit Pilot Program New York Energy Smart	Χ	Х	Х	Х		Х					Х	
	ENERGY STAR® Appliance &												
	Lighting	Х	X	X	Х		Х			X*	Х		
	New York Energy Smart				^					^	Λ		
	Technical Assistance	Χ	Х	Х	Х		Х	Х	Х		X		
	Financing Demonstration	,	X	,,		Х	X	X	X		X		
	New Construction Program	0	0	0	Χ	0		Х	Х		X		
	Peak Load Reduction	Х	Х	Х	Х		0	0	0		0	0	
	Publicly Assisted Housing												
	Program		Х	0	Χ		Χ	Х	Х		Х		
	ResTech	Χ	Х	Х	Χ	0	Χ	Χ	Χ		X		
	Standard Performance	Χ	Χ	Χ	Χ		Χ		Χ		Χ		
	Submetering in Multi-family												
	Buildings Program	Χ	Χ	Χ	Χ			Х	Χ		Х		
	Weatherization Assistance												
DHCR	Program			Χ	0	0	Χ		Х	Х			
Utility	NYSEG Power Partners			Χ		Χ	Χ			NA	NA	NA	
	37 9 19 4 11 11	* 61 1		/• I I			-			117	A 111		

X indicates "yes"

* Statewide (including Long Island) only for the "Keep Cool" component, ACs.

O indicates a possibility

NYSERDA

Direct Install

Publicly assisted, multi-family buildings in the Central Hudson, Consolidated Edison, and Orange & Rockland Utility areas can get free or subsidized audits, feasibility studies, and installation management for improving the efficiency of electricity consumption. All Weatherization-eligible buildings automatically qualify for the program, but some non-WAP buildings may also be eligible. Refer to the appendix for a list of Weatherization contractors in your area, all of whom are eligible to administer Direct Install.

Energy Audit Pilot Program

Public and private multifamily buildings in Central Hudson, Orange & Rockland, or Consolidated Edison utility areas with less than \$100,000 in annual electric bills can get free or subsidized energy efficiency audits. Contact Adam Boese at The Daylight Savings Company at (800) 337-2192 or (914) 291-1275.

New York Energy \$mart Energy Star® Appliance and Lighting Program

All multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas (and the Long Island Power Authority area for the "Keep Cool" AC portion of the program) can get a custom energy analysis of their appliances and lighting as well as customized tenant and staff education sessions whenever they purchase Energy Star® rated refrigerators, room air conditioners, dishwashers, washing machines, and lighting fixtures. The program includes cash incentives for appliance replacement and customer aggregation services (see Energy Efficiency Incentives section below). In addition, the program may provide competitive bidding services among manufacturers, dealers and retailers of these products. Call 1 (877) NYSMART or call Aspen Systems Corporation (downstate) Dennis Ossipov at (212) 206-8562 or (upstate) Fairlie Firari (315) 655-8452.

New York Energy \$mart Technical Assistance

All multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas can get cost-shared help from energy engineers and experts. Call Greg Lampman at (518) 862-1090 for energy feasibility studies (ext. 3372), Scott Smith for energy operations management (ext. 3344), and Jessica Zweig for rate analysis and aggregation (ext. 3346).

Financing Demonstration

Publicly assisted, multi-family buildings in Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas can receive free or subsidized audits, feasibility studies, construction management and monitoring in connection with a loan for the installation of energy efficiency measures. Contact a NYSERDA representative, (518) 862-1090, ext. 3202 or 3221.

New Construction Program

New construction or substantial rehabilitation of public or private multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas can get free or subsidized technical assistance for the evaluation of energy-efficient options. Call Ryan Moore at NYSERDA, (518) 862-1090, ext. 3267.

Peak Load Reduction Program

Multi-family residential buildings principally in the Consolidated Edison utility area (although other utility areas may be eligible) can get assistance in achieving electric load reductions. The program will assess the feasibility of measures geared at short-term and permanent reductions in peak demand, including operation and maintenance services, energy management systems, advanced metering, controls and schedule improvements. Contact Lee Smith at NYSERDA, (518) 862-1090 ext. 3313.

Publicly Assisted Housing Program (PAHP)

Publicly assisted, multi-family residential buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas can get free or subsidized audits, feasibility studies, financing information, construction management and monitoring if they choose to participate in the program, which packages incentives for energy efficient rehabilitation of publicly assisted buildings. Contact Sean Neill at HR&A at (212) 977-5597 ext. 248.

ResTech

Multifamily building owners, multifamily building managers, notfor-profit housing entities, and public housing authorities in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas can get subsidized energy audits, feasibility studies and training from NYSERDA. The program provides recommendations for improving energy-efficiency, health, safety and comfort in multifamily buildings. Contact Eric Mazzone at NYSERDA at (518) 862-1090, ext. 3371.

Retrocommissioning Program

Multifamily building owners, multifamily building managers, notfor-profit housing entities, and public housing authorities in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas that are interested in retrocommissioning their systems are eligible for technical assistance. The program assists participants in selecting a contractor to study the building systems and provides recommendations for operational efficiency improvements. The program also promotes the development of proper documentation and staff training. Contact Matt Brown at (518) 862-1090 ext. 3336.

Standard Performance Contract Program

Multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible for financial incentives paid on a performance basis to contractors implementing cost-effective electrical efficiency improvements or demand reduction. Eligible measures include lighting, motors, variable-speed drives, energymanagement systems, packaged air conditioning and chillers, and custom measures that result in electric energy savings or demand reduction. For most projects, the incentives are equal to the annual energy cost savings and average 25% of project cost. The Standard Performance Contract is between the contractor and NYSERDA. The contract between the customer and the contractor can be an energy performance contract or a traditional construction contract. The amount of the incentive passed through to the customer is negotiable between the contractor and the customer. Contact Todd Baldyga at NYSERDA, (518) 862-1090, ext. 3354.

Submetering in Multi-family Buildings Program

Low-income multi-family buildings in Consolidated Edison or Long Island Power Authority service areas can get a no-cost technical and economic feasibility study of electrical submetering and cost-shared technical assistance with regulatory approvals and project management/monitoring. Visit www.submeteronline.com or contact Herbert Herschfeld, P.E. at info@submeteronline.com.

DHCR

Weatherization Assistance Program (WAP)

The New York State Department of Housing and Community Renewal administers the federal Department of Housing and Urban Development's WAP through subcontractors. Buildings Statewide where 66% of tenants receive public assistance or make incomes below 150% of the poverty line may receive free or subsidized audits and construction management in connection with subsidized energy efficiency rehabilitation of building envelopes. Refer to the appendix for a Weatherization contractor in your area.

Utility

New York State Electric and Gas (NYSEG) Power Partners

NYSEG performs free TIPS or NYSEG specified walk-through energy audits to low-income home owners and renters in its service area (those with yearly household gross incomes of \$16,700 or less and \$5800 or less for each additional household member). Contact Patricia Boynton (607) 762-8555.

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Federal	Fannie Mae	X		X	<u> </u>	X	/ 🤝	_ *	X	
State	Affordable Housing Program	Х		Χ		Χ	Χ	Χ		
	Community Investment Program	X		X		Х	Х	X		
	Empire Housing Fund (HFA bldgs only)			Χ		Χ				
	HOME	Х	Х	, ,	Χ	Х	Χ	Χ	Х	
	Homes for Working Families	Х		Χ		Χ	Х			
	HFA Secured Loan	Х		Χ		Χ	Х	Χ		
	HFA IDDP		Х			Χ	Х		Х	
	Low-Income Housing Development Fund	Х		Χ		Χ	Х			
	Low-Income Housing Tax Credit	Х			Χ	Χ	Х			
	Low-Income Housing Trust Fund	Χ	Χ			Χ	Χ		Χ	
	Senior Housing Initiative	Χ		Χ		Χ	Х			
Local	Albany TARP	Χ		Χ		Χ			Χ	
	HOME programs	Х	0	0	0	0	0		0	
	Mount Vernon MF Rehabilitation	Χ		Χ		Χ				
	KeySpan Area Development Fund	Χ		Χ		Χ	Х			
	KeySpan Cinderella Program	X**	Χ			Χ				
	NYC Article 8-A	Х		Χ		Χ			Х	
	NYC Participation Loan Program	Х		Χ		Χ		Χ		
	NYC Supported Housing Loan	X*		Χ		Χ	Χ			
	NYC Inclusionary Housing Program	Х	X***			Χ	Х			

X indicates "yes"
O indicates a possibility

 $^{^{}st}$ Homeless, disabled and AIDS patients targeted for assistance.

^{**} The program targets buildings that have been vacant for at least six month

^{***} The city allows a zoning exemption that can be sold.

Federal

Fannie Mae

Public, private, for-profit and non-profit institutions are eligible to apply for Fannie Mae loans that offer permanent financing for multifamily residential buildings in which 100% of units are affordable for low- and moderate-income tenants. Loans cover moderate or substantial rehabilitation not exceeding \$15,000 per unit. Visit www.fanniemae.com/multifamily/factsheet/rehab_product_line.html

State

Affordable Housing Program

The Federal Housing Loan Bank of New York administers the Affordable Housing Program (AHP). Public, private, non-profit or for-profit developers may apply to financial institutions participating in the program, which provides subsidies to assist the purchase, construction, or rehabilitation of owner-occupied or rental housing. Rental housing projects must provide at least 20% of the units for households earning at or below 50% of median income for the area. Funding rounds occur biannually. Visit www.fhlbny.com/cmtydevl/ahp/ahp.htm or contact a Calling Officer at (212) 441-6692 or the AHP department at (212) 441-6826.

Community Investment Program

The Federal Housing Loan Bank of New York administers the Community Investment Program (CIP). Public, private, non-profit or for-profit developers may apply to financial institutions participating in the program, which provides below-market rate advances: 5 basis points above the Bank's cost of funds for project specific financing of housing projects that benefit households at or below the median income for the area and 10 basis points above for those that benefit households above the area median but below 115% of median. Funds may be used to finance acquisition, construction, or rehabilitation of multifamily housing. Visit www.fhlbny.com/cmtydevl/cip/cip.htm for more information.

Empire Housing Fund Capital Improvement Program

Multi-family buildings that have current first mortgage obligations to the New York State Housing Finance Agency (HFA) are eligible for self-amortizing or balloon basis loans with interest rate and other repayments dependent on each individual borrowers financial circumstances. Loan funds are to be used for capital improvement on the property. Applications will be evaluated according to the project economics, public purpose and HFA's overall interests. All applications must be made on the official EHF Loan Application Form, which is available from HFA in a Microsoft Excel version. Contact Herbert L. Sussman at the HFA, (212) 688-4000 ext 518.

HOME program

The New York State HOME program, administered by the Housing Trust Fund Corporation (HTFC), uses federal HOME Investment Partnership Program funds to expand the supply of decent, safe, and affordable housing. Funds may be used to acquire, rehabilitate or construct new housing. HOME grants offer a limited per-unit subsidy and may require matching contributions from local municipalities. To apply directly to the State visit contact the regional office nearest you (regional offices listed in the appendix). A significant proportion of HOME funds are allocated to local programs (see appendix).

Homes for Working Families Initiative

The New York State Department of Housing and Community Renewal (DHCR) administers the Homes for Working Families Initiative (HWI). Public, private, non-profit or for-profit developers may apply for 30-year, 1% loans for substantial rehabilitation or new construction of affordable rental housing. This tax-exempt bond financing program supports only projects where all units meet the restricted rent requirements under Section 42 of the Internal Revenue Code. More than 50% of the project cost must be financed by tax-exempt bonds issued by a public authority. Visit www.dhcr.state.ny.us/ocd/progs/hwf/ocdprghw.htm for more information.

Housing Finance Agency Secured Loan

The New York State Housing Finance Agency (HFA) provides financing for private for-profit, not-for-profit and special needs housing. Developers must make available 20% of the units to tenants whose income does not exceed 50% of the Area Median or 40% of the units to tenants whose income does not exceed 60% of the Area Median (New York City requirements may differ). Loans may be used for construction, acquisition, or rehabilitation of multifamily rental housing. Contact offices in Buffalo, Albany, or New York City (see appendix) HFA also offers a variety of credit enhancement options – visit http://www.nyhomes.org/hfa/credenhance.html.

Housing Finance Agency Infrastructure Development Demonstration Program (IDDP)

The New York State Housing Finance Agency's IDDP supplements other public efforts to create affordable housing. Projects receiving some other form of governmental assistance may receive additional grants for the installation or upgrading of necessary infrastructure improvements to reduce construction costs of new or rehabilitated affordable housing units. Grants may not exceed \$5,000 per unit. Much of the funding for the program has been committed, principally to very large projects. Contact Mark Flescher, Vice President, Special Projects at 212-688-4000 x493.

Low-Income Housing Development Fund

The New York State Department of Housing and Community Renewal (DHCR) administers a revolving loan fund that provides no-interest temporary and low-interest equity loans to public, non-profit or private for-profit developers to construct or rehabilitate housing for low-income occupants. The fund provides bridge loans at 1% interest until financing is secured from another public or private funding source. No new funds have been allocated to the HDF, but some funding remains. Contact Arnon Adler (518) 473-8551.

Low-Income Housing Tax Credits

The New York State Department of Housing and Community Renewal (DHCR) issues state and federal tax credits for the construction or rehabilitation of rental housing for households earning up to 90% of area median income. Public, private, non-profit and for-profit developers are eligible to apply for tax credits, which significantly reduce the tax rate for acquisition, new construction and rehabilitation of housing where 20% of units are occupied by household with incomes below 50% of the area median or where 40% are of units are occupied by households earning 60% or less of the area median. Applications are available from DHCR regional offices (see appendix) but must be submitted to the Albany office.

Low-Income Housing Trust Fund

The New York State Department of Housing and Community Renewal (DHCR) administers the Housing Trust Fund (HTF). Non-profit and charitable organizations, municipalities, counties, housing authorities and private developers (under certain restrictions) are eligible to apply for grants for construction or rehabilitation of vacant or under-utilized residential property or to convert vacant, non-residential property to residential use for occupancy by low-income tenants. Funds are allocated annually through a yearly request for proposals (RFP) and cannot exceed \$55,000 per unit, although exceptions are possible. Contact DHCR regional offices (listed in the appendix) and visit www.dhcr.state.ny.us/ocd/progs/htf/ocdprght.htm

Senior Housing Initiative

The New York State Department of Housing and Community Renewal (DHCR) administers the Senior Housing Initiative (SHI). Public, private, non-profit or for-profit developers may apply for 15-year no-interest loans for substantial rehabilitation or new construction of rental housing. This tax-exempt bond financing program supports only projects where occupant households include at least one member 55 years of age or older and at least 20% of the units are affordable to those with incomes 50% or less than the area median. The primary source of project financing must be 501(c)(3)-bond financing through a public authority. Visit www.dhcr.state.ny.us/ocd/progs/hwf/ocdprghw.htm for information.

Local

Albany Tenant Assistance Rehabilitation Program (TARP)

Albany's Community Development Agency uses HOME and federal Community Development Block Grant (CDBG) funds to increase the supply of standard affordable rental units in Albany. Not-for profit organizations, owner-investors and owner-occupied buildings with rental units are eligible. The TARP program provides rehabilitation loans of 5 to 15 years for up to \$20,000 per unit depending upon unit size. Improved rental units must serve households making below 50% of median income for 5 to 15 years depending upon the loan amount. Contact the Albany Community Development Agency at (518) 434-5240.

HOME Programs

A large proportion of state home funds are awarded to counties, townships and non-profits for local-level construction and rehabilitation of low-income housing. Local programs apply the funds in different ways, some of them funding only new construction, others rehabilitation. They may or may not apply HOME funds to multi-family buildings. (See the appendix for list of local HOME programs and contacts in your area).

Mount Vernon Multi Family Rehabilitation Program

The Mount Vernon Department of Planning and Community Development administers a federally funded program rehabilitation loan program. Buildings of more than 5 units within the Mount Vernon Community Development target area are eligible for low interest loans to finance moderate or substantial rehabilitation. Projects must benefit low to moderate-income families. Contact Louis J. Albano at (914) 699-7230.

Article 8-A Loan Program

The New York City Housing Preservation Department (HPD) administers the Article 8-A Loan Program. Individuals, partnerships and corporations that own a multifamily residential building or have a purchase contract are eligible. The program targets borrowers who have been unable to obtain private financing due to the building's age, location or other factors. The loan supports the upgrading of deteriorated building systems and the correction of substandard or unsanitary conditions. Loans are available in amounts up to \$25,000 per apartment at a 3% interest rate. Apartments stay or become rent stabilized. Contact HPD at (212) 863-6412 or visit www.nyclink.org/hpd for an application.

KeySpan Cinderella Program

KeySpan Energy awards grants to individuals and community groups to renovate the facades of residential and commercial buildings and storefronts. The building must be unoccupied for at least six months. Contact Victor Vientos (718) 403-1000.

KeySpan Area Development Fund

The KeySpan Area Development Fund provides low-cost financing to qualified individuals, partnerships and corporations to build new affordable housing and renovate abandoned buildings for housing in KeySpan's service territory. Support is tied to income-related requirements for occupancy of renovated buildings. Contact Victor Vientos (718) 403-1000.

Participation Loan Program

The New York City Housing Preservation Department (HPD) administers the Participation Loan Program (PLP). All multi-family buildings with at least 20 rental units are eligible. It targets low- to moderate-income tenants where owners have been unable to obtain conventional financing for major repairs, including replacement or repair of building systems or modernization of apartment interiors. PLP offers long-term low-interest loans, which may also include acquisition or refinancing. Borrowers must provide a minimum of 10% of the project's total cost as equity. Apartments stay or become rent stabilized. Apply through a participating private lender (see appendix for participating lenders).

Supported Housing Loan Program

The New York City Housing Preservation Department (HPD) provides financing to not-for-profit social service, housing and development organizations to develop supported housing for homeless single adults, including people suffering from disabilities such as mental illness and AIDS. New construction and rehabilitation are eligible. All tenants must be low-income, and 60 percent of the units must be rented to homeless persons. Call HPD, (212) 863-6469.

Inclusionary Housing Program

Developers constructing or rehabilitating affordable housing in New York City can get an inclusionary zoning bonus (2-4 square feet of additional buildable space in a project per square foot of affordable housing built or rehabilitated). The affordable housing developer enters into an agreement with HPD's Tax Incentives Programs unit (TIP) regulating the use of the affordable housing project and thereby generating inclusionary housing benefits. The affordable housing developer then sells the benefits to a developer of housing in an R10 zone and designates the R10 zone housing project to TIP. TIP directs the Department of Buildings to allow the increased floor area in that project. Request an application at (212) 863-5563. Submit complete applications to: Inclusionary Housing Program, Tax Incentive Programs Unit, HPD, 100 Gold Street, New York, NY 10038.

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Comprehensive Energy Management	Χ	Χ	Χ	Χ			Χ			Х		Х	Χ
Direct Install		0	Χ	Χ			Χ				х	Χ	
Energy Smart Equipment Choices	Χ	Χ	Χ	Χ			Χ			Х			Χ
ENERGY STAR® Appliance & Lighting	Χ	Χ	Χ	Χ			Χ		X****	Х		Χ	Χ
New York Energy Smart Loan	Χ	Χ	Χ	Χ		Χ				Х		Χ	Χ
Financing Demonstration		Χ	0	Χ		Χ				Х		Χ	
New Construction Program	Χ	Χ	Χ	Χ				Χ		Χ		Χ	Χ
Peak Load Reduction	Χ	Χ	Χ	Χ				Χ				Χ	0
Power Systems, DG, CHP	Χ	Χ	Χ	Χ			Χ			Х		0	0
Publicly Assisted Housing Program		Χ	0	Χ				Χ		Х		Χ	
Weatherization Assistance Program			Х				Х		Х			Χ	
Clean Air Communities			X**	NA	NA		Х		NA	NA	NA	Χ	Χ
Consolidated Edison Direct Load Ctrl	X***			NA	NA			Χ	NA	NA	NA	NA	NA
Consolidated Edison Emergency Demand Resp.	X***			NA	NA			Χ	NA	NA	NA	NA	NA
Consolidated Edison Natural Gas Conversion	Х			Х				Χ	NA	NA	NA	0	0
Consolidated Edison Refrigerator Replacement			Χ		Χ		Χ		NA	NA	NA	Χ	
Con Ed Real-Time Pricing/Demand Bidding	Χ			NA	NA			Χ	NA	NA	NA	NA	NA
Consolidated Edison Steam AC Program	Χ			Χ				Χ	NA	NA	NA	0	0
KeySpan Boiler Replacement	Х			Χ			Χ		NA	NA	NA	Χ	
NYSEG Peak Loan Reduction	X***			NA	NA			Χ	NA	NA	NA	NA	NA
NYSEG Power Partners	Χ		Χ	Х			Х		NA	NA	NA	Χ	
O&R Pilot Low-Income Program			Х		Χ		Х		NA	NA	NA	Х	
O&R Refrigerator Replacement			Х		Х		Х		NA	NA	NA	Х	
V indicates "ves"	* Con	Ed and	Long	Island	Dormo	n A syth	ority or	.l.,					

X indicates "yes"

^{*} ConEd and Long Island Power Authority only.

O indicates a possibility

^{**}Applies to pollution abatement in communities disproportionately affected by pollution.

^{***} May require interval metering (in the case of "Dispatchable," requires on-site generation capacity

^{****} State-wide (Long Island included) only for the "Keep Cool" component, ACs.

NYSERDA

Comprehensive Energy Management (CEM) Services Program

The CEM program provides incentives to support installation of energy management and advanced metering systems in all multifamily residential buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas. Incentive levels will vary according to the building, and some cost-sharing by building owners is required. Contact Eric Mazzone of NYSERDA at (518) 862-1090, ext. 3371.

Direct Install

NYSERDA supplements the Weatherization Assistance Program with Direct Install. WAP-eligible and other publicly assisted residential buildings in the Central Hudson, Consolidated Edison, and Orange & Rockland Utility areas are eligible for incentives to support the installation of electric-efficiency measures determined eligible by an audit. Some cost sharing by building owners is required. The appendix lists Weatherization contractors in your area, all of whom are eligible to administer Direct Install in the utility areas specified.

New York Energy \$mart ENERGY STAR® Appliance and Lighting Program All multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas (and the Long Island Power Authority area for the "Keep Cool" AC portion of the program) can get cash incentives for individual or volume appliance replacements in existing buildings and for volume purchases of appliances in new construction. The incentives apply to ENERGY STAR® rated refrigerators, room air conditioners, dishwashers, washing machines, and lighting fixtures. In addition, the program may provide competitive bidding services among manufacturers, dealers and retailers of these products. Call Aspen Systems Corporation (downstate) Dennis Ossipov at (212) 206-8562 or (upstate) Fairlie Firari (315) 655-8452.

Energy Smart Equipment Choices Program

Multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible for incentives for the purchase of pre-qualified, energy-efficient equipment, including fluorescent and high-intensity lighting, unitary HVAC, and certain types of electric motors. Contact Matt Brown at NYSERDA, (518) 862-1090, ext. 3336.

New York Energy \$mart Loan Fund

All public and private buildings are eligible for New York Energy \$mart loans up to \$500,000. Participating banks reduce interest on 5-year loans by 4.5% for a set of pre-qualified energy efficiency measures and some custom measures. Loans are available within the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas. Loan applicants must meet bank's lending criteria. (Participating banks listed in the appendix). Call Ryan Moore (518) 862-1090 ext. 3267 or visit www.nyserda.org for an application.

Financing Demonstration

Publicly assisted multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible for the Financing Demonstration, designed to reflect the cost-effectiveness of energy-efficiency rehabilitation. It provides loans for energy efficiency with amounts determined by the projected energy savings. Loans are not a lien against the building and may be repaid out of energy savings. Contact a NYSERDA representative, (518) 862-1090, ext. 3202 or 3221.

New Construction Program

The New Construction program provides cash incentives for the installation of cost-effective electric efficiency measures in new or substantially renovated buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas. Types of improvements are determined through energy studies conducted by NYSERDA contractors, and owner contributions will vary. Call Ryan Moore (518) 862-1090 ext. 3267 or visit www.nyserda.org for applications.

Peak Load Reduction Program

Multi-family residential buildings principally in the Consolidated Edison utility area (although other utility areas may be eligible) can get assistance in achieving electric load reductions. The program provides incentives for the measures that achieve short-term and permanent reductions in peak demand, including, but not limited to, operation and maintenance services, energy management systems, advanced metering, controls and schedule improvements. Contact Lee Smith at NYSERDA, (518) 862-1090 ext. 3313.

Power Systems, Distributed Generation, and Combined Heat and Power Program Multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible to apply for funding for feasibility studies, product development or demonstrations of distributed generation systems or combined heat and power applications. Typical demonstration projects are awarded on a cost-shared basis. Call Scott Smith at NYSERDA, (518) 862-1090, ext 3344 with technical questions or request an application from Ryan Moore at ext. 3267.

Publicly Assisted Housing Program (PAHP)

All publicly assisted multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible to participate in the PAHP. The program packages energy efficiency incentives from NYSERDA, local utilities and other sources, supplementing them where necessary with additional funds in the form of grants or low-interest loans. An energy audit determines which pre-qualified and custom energy efficiency measures will receive support under the program. Some owner cost sharing may be required. Contact Sean Neill at HR&A (212) 977-5597 ext. 248.

Standard Performance Contract Program

Multi-family buildings in the Central Hudson, Consolidated Edison, NYSEG, Rochester Gas & Electric, Niagara Mohawk, and Orange & Rockland Utility areas are eligible for incentives paid on a performance basis to contractors implementing cost-effective electrical efficiency improvements or demand reduction. Eligible measures include lighting, motors, variable-speed drives, energy-management systems, packaged air conditioning and chillers, electrical generators and custom measures that save energy or reduce demand. For most projects, the incentives are equal to the annual energy cost savings and average 25% of project cost. The Standard Performance Contract is between the contractor and NYSERDA. The contract between the customer and the contractor can be an energy performance a traditional contract. The amount of the incentive passed through to the customer is negotiable between contractor and customer. Contact Todd Baldyga at NYSERDA, (518) 862-1090, ext. 3354.

DHCR

Weatherization Assistance Program (WAP)

The New York State Department of Housing and Community Renewal administers the federal Department of Housing and Urban Development's WAP through subcontractors. Buildings Statewide where 66% of tenants receive public assistance or make incomes below 150% of the poverty line may receive up to 50% of the cost of energy efficiency and weather protection measures identified through an audit. An audit determines which pre-qualified measures will yield benefits in a given building. Refer to the appendix for a Weatherization contractor in your area.

Utility

Clean Air Communities

Clean Air Communities, a local non-profit, will administer \$5 million in Consolidated Edisonison funds to support the implementation of pollution control strategies in low-income communities and/or communities disproportionately affected by air pollution in New York City. The Request for Proposals and application procedures are available at www.cleanaircommunities.com.

Consolidated Edison Direct Load Control

Multi-family buildings in Consolidated Edison territory may be eligible for reduced energy rates if they agree to allow Con Edison to reduce their demand by taking direct control of their air conditioning during energy emergencies. There are two markets for this program: one is limited to smaller commercial customers (50 to 100 kW peak demand) and aggregated residential consumers (multi-family dwellings with central air conditioning units); while the other is directed to smaller residential customers with central air conditioning. Participants must agree to enroll in the program for one calendar year. Customers with life-sustaining equipment or other medical hardships will be excluded from this program. Certain multi-family buildings will not be eligible if there are tenants who suffer from medical hardships or have life-sustaining equipment within their homes. For more information call the Business Response Center at Consolidated Edison, (800) 643-1289.

Consolidated Edison Emergency Demand Response

Multi-family buildings in Consolidated Edison territory may be eligible for energy rate reductions if they have interval meters and a minimum curtailable demand of 100 kiloWatts. Incentives are available for those without interval meters to upgrade to them. Customers then voluntarily respond to energy emergency notifications, with no penalty for non-compliance. Notification occurs 2 hours prior to the emergency load reduction. Complying customers will be paid for a minimum of 4 hours of load reduction or their operation of emergency generation, even if the emergency does not last that long. To be eligible one must comply for the entire time of the emergency load reduction. Only Con Edison full-service customers will be eligible. For more information call the Business Response Center at Consolidated Edison, (800) 643-1289.

Consolidated Edison Natural Gas Conversion Program

Multi-family buildings in Consolidated Edison territory may be eligible for an incentive to convert energy systems from a fuel that Consolidated Edison does not carry to one that it does offer. For 5-25 unit buildings, Consolidated Edison will contribute \$400 per unit for a new boiler or \$250 per unit for a new burner alone. Buildings over 25 units will receive a customized incentive based on revenue to be generated and the cost to provide gas service. Call Consolidated Edison at 1 (800) 643-1289.

Consolidated Edison Voluntary Real-Time Pricing and Demand Bidding

Consolidated Edison offers two voluntary programs that provide incentives for reductions in peak energy demand. Large multi-family customers with interval meters that are able to reduce their consumption during periods of high wholesale energy prices can get incentive payments for demand reduction through the Voluntary Real-Time Pricing program. Additional incentives are available to obtain or upgrade to interval meters. The targeted customers are those with peak demands greater than 1,500 kW. Smaller customers with interval meters are eligible for incentives under the Demand Bidding program. Again, incentives and cost reductions are available for Interval Meters. There is a minimum demand reduction of 100kW, with no upper bound given. The minimum subscription time for the program will be one calendar year. For more information call the Business Response Center at Consolidated Edison, (800) 643-1289.

Consolidated Edison Refrigerator Replacement

Consolidated Edison will replace inefficient refrigerators in those multi-family buildings in its service area that have tenants eligible for the Home Energy Assistance Program (HEAP). Contact the Association for Energy Affordability at (212) 279-3902.

Consolidated Edison Steam Air Conditioning Program

Multi-family buildings in Consolidated Edison territory are eligible for discounted steam rates for converting to steam air conditioners. This program is eligible to all Con Edison customers who either receive or are eligible to receive Steam Service Classification No.2 (Annual Power Service) or Steam Service Classification No. 3 (Apartment House Service). Participants are required to buy the steam purchased for summer air conditioning use only. For more information call Ralph Moscati at Consolidated Edison, (212) 460-4275.

KeySpan Energy Boiler Replacement

For multi-family buildings in its service area, KeySpan Energy provides financing and a \$200 per unit rebate for purchase and installation of a gas boiler. The boiler itself is free for buildings with loads under 800,000 BTUs. For larger buildings on a temperature control (dual) system the rebate is \$100 per unit. Rebates may be used for installation or to buy down the 9.5% base interest rate on the purchase of the system. Contact Rich Carmody (718) 270-5914.

New York State Electric and Gas (NYSEG) Peak Load Reduction Program

Multi-family buildings in New York State Electric and Gas (NYSEG) territory are eligible for a variety of reduced rates related to peak load reduction. The program includes special "Day" and "Night" rates, controlled load incentives, and load curtailment incentives. NYSEG will provide interval meters at cost for those buildings that want to participate in its peak load reduction programs. Call your local NYSEG customer service representative.

New York State Electric and Gas (NYSEG) Power Partner

NYSEG offers a broad range of energy efficiency measures to low-income customers in its service area (those with yearly household gross incomes of \$16,700 or less and \$5800 or less for each additional household member). Most measures require a landlord contribution of 35% - 50%. Contact Patricia Boynton (607) 762-8555.

Orange & Rockland Pilot Low Income Program

Orange & Rockland Utilities will offer a program of weatherization measures in low-income housing in its service area. A maximum of \$1000 per household is available for pre-approved directly installed measures, to which landlords must contribute 25% up to a maximum of \$250. Contact Kevin Jones at (845) 352-2488.

Orange & Rockland Refrigerator Replacement

Orange & Rockland Utilities offers a refrigerator replacement program for low-income customers in the Port Jervis. 2001 is likely to be the program's last year. Contact: Vicki Perotta (845) 577-2419.

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	488-a for Rehabilitation of SROs		Χ*		Χ		
	489 for Health and Safety		Х		Х		
	Green Buildings Tax Credit		Х		X***		
	Rebuild America/NY	NA	NA	NA	NA	NA	
	NYSERDA Energy Aggregation	NA	NA	NA	NA	NA	
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	Energy	X**			NA	NA	
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	Grants	X**			NA	NA	
	Energy Cooperative of New York	X**			NA NA	NA NA	
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X indicates "yes"

* Energy measures explicitly included.

O indicates a possibility

 $[\]ast\ast$ All multi-family buildings can participate and bid for lower energy prices.

^{***} Provides a credit allowable against various business and personal income taxes.

^{****} Does not include tax on land value.

State

421-a Affordable Housing Program

Construction of new multiple dwellings may qualify for a tax exemption (up to 3 years) during the construction period and from 10-25 years thereafter (including a phase-out period). The exemption covers the increase in real estate taxes resulting from the work. Call your local city or town assessor to inquire about eligibility. See below for specific information on the New York City program.

485-e Empire Zone Exemption

Real property constructed, altered, installed or improved in an area designated an empire zone is exempt from local taxation. The exemption is 100% in the first seven years after the designation of the empire zone, 75%, 50%, and 25% in the eighth, ninth and tenth years respectively. Call your local city or town assessor to inquire about eligibility.

488-a Exemption for Rehabilitation of Single Room Occupancy Dwellings Increases in assessed valuation from the rehabilitation of class B multiple dwellings and class A multiple dwellings may be eligible for local tax exemptions for a period of 32 years. Many energy measures are specifically targeted for inclusion under the exemption. Call your local city or town assessor to inquire about eligibility.

489 Exemption from Taxation for Health and Safety Measures

While in name the exemption applies to health and safety measures, it may apply to increases in assessed valuation of multiple dwellings resulting from energy efficiency measures, conversions to SROs, substantial rehabilitation, and an array of additional measures. Call your local city or town assessor to inquire about eligibility under this exemption.

NYS Green Buildings Tax Credit

Rehabilitation that meets certain "green" standards which, among other things, increase energy efficiency, improve indoor air quality and reduce the environmental impacts of large residential buildings may apply for a Green Building Tax Credit allowable against various business and personal income taxes. Contact Vicki Mastaitis at the Interstate Renewable Energy Council, (518) 459-6201.

Rebuild America/Rebuild New York's Communities Program

The Rebuild New York's Communities program brings the U.S. Department of Energy Rebuild America Program to New York State. It is a voluntary network of community partnerships aimed at reducing the energy costs of buildings and housing units in selected local areas. Contact Peggie Neville at NYSERDA (518) 862-1090 ext. 3368.

NYSERDA Energy Aggregation Pilot Program

NYSERDA sponsors a program to aggregate energy consumers in the Consolidated Edison, Orange & Rockland, and Central Hudson utility areas. By joining the aggregation program, publicly assisted buildings will be able to bid for competitive energy prices. Participating buildings will also receive energy efficiency education for residents. While it is not necessary to undergo energy efficiency rehabilitation in order to participate – all buildings will be encouraged to consider implementing energy-efficiency measures to further reduce building energy costs. Call Peggy Neville at NYSERDA (518) 862-1090, ext 3368 to join the program.

Regional

Municipal Electric and Gas Alliance (Tompkins, Tioga, Broome and Otsego Counties) Open to all customers in NYSEG's service territory, the alliance currently includes 505 municipal accounts and more than 1400 non-municipal accounts. Contact Gordon Boyd at (518) 580-9244, Stuart Stein at (607) 274-5434, or Steve Hendrickson at (607) 687-4486.

Public Assistance Cooperative for Energy (PACE) (Erie, Niagara and Chautauqua Counties)

The PACE program is a gas aggregation programs for vouchered Division of Social Services Clients, customers receiving heat assistance from the state. The program is considering extending to non-vouchered customers. Contact Jon Gruchala at (716) 857-7492.

Niagara Mohawk Aggregation Grant Program

Niagara Mohawk Power Corporation currently offers grants of up to \$500,000 to counties for the purpose of aggregating low-income customers. Individual grants of up to \$50,000 per county are available for establishing targeted low income gas aggregation projects. Contact Jack Ziegler at (315) 428-5349.

Energy Cooperative of New York

The Energy Cooperative is a non-profit, member-owned cooperative offering discounted gas and electricity to businesses and residences in the utility areas of National Fuel Gas, Niagara Mohawk, NYSEG, and Rochester Gas and Electric. Call Derek Bateman at (716) 842-1697 ext 203 or visit its website at http://www.lepcorp.com/.

New York City

J-51 Local Tax Exemption

Following moderate and gut rehabilitation, major capital improvements or conversion from non-residential use, affordable multi-family buildings may apply for local tax abatement that includes a 34-year exemption from real estate tax increases resulting from the rehabilitation work and abatement of existing real estate taxes by 6% of the cost of the work each year for 12 years. Rental units become subject to rent stabilization or rent control for the duration of the benefits, and landlords must waive 50% of the rent increase otherwise allowed under the improvements. Contact (212) 863-5517 for an application.

421-a Affordable Housing Program

Construction of new multiple dwellings may qualify for a tax exemption (up to 3 years) during the construction period and from 10-25 years thereafter (including a phase-out period). The exemption covers the increase in real estate taxes resulting from the work. Developers apply to the Tax Incentives Program Unit of the Department of Housing Preservation and Development (HPD) and receive a Certificate of Eligibility. In some cases these certificates may be sold to finance construction. Obtain additional information and request an application by calling (212) 863-5884 or 863-5886.

Tax Exemption for Rehabilitation in UDAAP areas

Rehabilitation or new construction on formerly city-owned land that the City Council determines to be in need of urban renewal may be eligible for a 20-year (10-years full + 10-years phase out) exemption from real estate taxes on the assessed value of the building. The exemption does not, however, affect taxes on land value. Contact (212) 863-5891 for an application

Tax Exemptions for HDFC-owned New Construction or Rehabilitation New construction or rehabilitation of affordable housing carried out by a Housing Development Fund Company (HDFC), a private for-profit or not-for-profit corporation formed to build low-income housing, may be eligible for a partial or complete tax exemption of up to 40 years. The City Council must pass a resolution authorizing the exemption. The City's Department of Housing Preservation and Development usually requests the resolution. The Tax Incentives Programs unit (TIP) then issues a Certificate of Eligibility and the Department of Finance implements the benefits. Obtain additional information and request an application by calling (212) 863-5881.

Tax Exemption for HDFC-owned Housing Developed with Government Loans and Tax Credit Projects owned or controlled by an HDFC, subject to an HPD regulatory agreement requiring lowincome housing, financed in part with a loan from the city or the state, and financed with federal low-income housing tax credits can get a complete exemption from real estate taxes for the life of the regulatory agreement, up to 30 years. Commercial space is not exempt. Developers apply to the Tax Incentives Program Unit of the Department of Housing Preservation and Development (HPD) and receive a Certificate of Eligibility. The Department of Finance implements the benefits. Obtain additional information by calling (212) 863-5893. There is no application, but the developer must provide proof of a regulatory agreement which requires use as lowincome housing, a copy of the mortgage, and proof that the project is financed with federal low-income housing tax credits. Submit completed forms to: 420-c Program, Tax Incentive Programs Unit, HPD, 100 Gold Street, New York, NY 10038.

Weatherization Contractors in New York State

Albany

Albany County Cooperative Extension RD 2 Martin Road, PO Box 497 Voorheesville, NY 12186 TEL: 518-765-3530; Wx 3539 FAX: 518-765-3576 (#02) E-MAIL: gek4@cornell.edu esl11@cornell.edu

Michael Breslin, County Executive George Hecht, Association Director Butch Lawyer, Wx Director Beverly Kallner Bookkeeper

Albany County Opportunity, Inc. 35 Clinton Avenue
Albany, NY 12207-1537
TEL: 518-463-3175
FAX: 518-432-6504 (#03)
E-MAIL: acoi@crisny.org
Linda Cyrus, Board Chairperson¹
William Horan, Acting Dir
Mark DeChiro, Wx Dir
Michael Young, Fiscal Officer

Allegany

See Cattaraugus

Bronx

Bronx Shepherds Restoration Corporation 1874 Washington Ave.
Bronx, NY 10457
TEL: 718-299-0500
FAX: 718-299-1512 (#06)
E-MAIL: bxsh@aol.com
Preston Wingate, Board Chairperson

Ted Jefferson, Exec Dir Barry Seebachan, Wx Dir Ismet Hepcakar, Fiscal Officer

Corporation for Youth Energy Corps., Inc. 45-67 West Tremont Avenue Bronx, NY 10453
TEL: 718-294-2000
FAX: 718-294-2281 (#07)
E-MAIL: cyecinc@aol.com
Mr. James Mitchell, Board Chairperson

Steven Reese, Exec Dir Ronald Vinson, Wx Dir Abdo Galabi, Fiscal Officer Northwest Bronx Community and Clergy Coalition 103 E. 196th Street Bronx, NY 10468-3637 TEL: 718-584-0515 FAX: 718-733-6922 (#08) E-MAIL:nwbcwap@igc.org Myra Goggins, Board Chairperson Mary Dailey, Exec Dir Frances M. Fusilli, Wx Dir Abigail Barrios, Accountant

Broome

See Tioga

Cattaraugus/Allegany

Cattaraugus Community Action, Inc. 25 Jefferson Street, PO Box 308 Salamanca, NY 14779-0308 TEL: 716-945-1041 FAX: 716-945-1301 (#10) E-MAIL: ccainc@eznet.net kjimerson@ccaction.org Sharon Mathe, Board Chairperson Tina Zerbian, Exec Dir Kathy Jimerson, Wx Dir Mary Copeland, Fiscal Officer

Cayuga

Cayuga/Seneca Community Action Agency, Inc.
65 State Street
Auburn, NY 13021-2699
TEL: 315-255-1703
FAX: 315-252-3397 (#11)
E-MAIL: cscaa@relex.com
Brendan McGrath, Board Chairperson
Gloria Griffin, Exec Dir
Marie Montgomery, Wx Dir
Melinda A. Van Liew, Fiscal Officer

Chautauqua

Chautauqua Opportunities, Inc.
17 West Courtney Street
Dunkirk, NY 14048
TEL: 716-366-3333
FAX: 716-366-7366 (#76)
E-MAIL: weathcoi@madbbs.com
WEATHERIZATION: 610 West Third
Street, Jamestown, NY 14701
TEL: 716-661-9455; FAX: 716-661-9456

Chemung/Schuyler

Economic Opportunity Program, Inc. of Chemung County 318 Madison Avenue Elmira, NY 14901 TEL: 607-734-6174 FAX: 607-733-8126 (#13) E-MAIL: bpierce@cseop.org npalmer@cseop.org ghills@cseop.org WEATHERIZATION: 453 E. Clinton St. TEL: 607-734-0795 WX FAX: 607-734-0560 Elmira, NY 14901 Bill Benedict, Board Chairperson Gordon Hills, Exec Dir Robert Pierce, Wx Dir Joyce Ayers, Finance Director

Chenango

Opportunities For Chenango, Inc.
44 West Main Street, PO Box 470
Norwich, NY 13815-0470
TEL: 607-334-7114 (Wx Ext 236)
FAX: 607-336-6958 (#14)
E-MAIL: ofchouse@stny.rr.com
Daryl Mulwane, Pres., Board of Directors
Beverly R. Glen, Exec Dir
Roy Priest, Wx Dir
Samuel J. Nucero, Fiscal Officer

Clinton

Joint Council For Economic Opportunity of Clinton & Franklin Counties, Inc. 54 Margaret Street Plattsburgh, NY 12901 TEL: 518-561-6310 FAX: 518-562-2947 (#15) E-MAIL:jceo@jceo.org Jeanie D. Roberts, Board Chairperson Gordon Hazel, Exec Dir John Hebert, Wx Dir Crystal L. Carter, Fiscal Officer

Columbia

802 Columbia Street
Hudson, NY 12534-2306
TEL: 518-828-4611
FAX: 518-828-4614 (#16)
E-MAIL: coirock@mhonline.net
coluwx@mhonline.net
WEATHERIZATION: 2 Rock Street,
Philmont, New York 12565
TEL: 518-672-7268; FAX: 518-672-7271
(#91)
E-MAIL: colu8@mhonline.net
Thomas Dias, Board Chairperson
Tina M. Puckett, Exec Dir
Arthur Murray, Wx Dir

Richard J. Leggett, Jr., Fiscal Officer

Columbia Opportunities, Inc.

Cortland

Cortland County Community Action Program, Inc. 32 North Main Street Cortland, NY 13045-2698 TEL: 607-753-6781 FAX: 607-753-3827 (#01) E-MAIL: capco@odyssey.net Don Hay, Board Chairperson Christopher L. Farkas, Exec Dir Massimo Sammons, Wx Dir Theresa Foster, Fiscal Officer

Delaware

Dutchess

Erie

Erie

Polish Community Center of Buffalo, Inc. 1081 Broadway Buffalo, NY 14212

TEL: 716-893-7222 FAX: 716-893-7242 (#96)

E-MAIL: <u>pccbwx@attglobal.net</u> Eunice A. Wozniak, Board Chairperson

Steve Keller, Exec Dir Don Polisoto, Wx Dir Ronald W. Parylo, Fiscal Officer

Neighborhood Housing Services of South

Buffalo, Inc.

1937 South Park Avenue Buffalo, NY 14220 TEL: 716-823-3630 FAX: 716-823-2967 (#59) E-MAIL: nhswap@buffnet.com John P. Hannon, Jr., Board Chairperson Shyrl Duderwick, Exec Dir Carl Panzarella,Wx Dir

Essex

Adirondack Community Action Programs Inc.
4 Court Street, P.O. Box 848
Elizabethtown, NY 12932
TOLL FREE #: 877-873-2979
TEL: 518-873-3207
FAX: 518-873-6845 (#23)
James Morse, Board Chairperson
John Bernardi, Exec Dir
Barbara Allen, Wx Dir
Beverly A. Lewis, Fiscal Officer
EX. Dir. E-MAIL:acapwap@aolcom
acapwp@willex.com

Franklin

ComLinks

89 W. Main Street, PO Box 270

Malone, NY 12953 TEL: 518-483-1261 FAX: 518-483-8599 (#24) E-MAIL: caafc@slic.com weather@slic.com

William Kinsley, Board Chairperson Nancy Reich, Exec Dir

Bryan Bashaw, Housing & Energy Dir Brenda Mallette. Finance Dir

Fulton/Montgomery

Fulmont Community Action Agency, Inc. County Annex, 20 Park Street, PO Box 835

Fonda, NY 12068 TEL: 518-853-3011 FAX: 518-853-3855 (#25) E-MAIL: fulmontwx@citlink.net Joseph Giuliano, Board Chairperson

Denis E. Wilson, Sr., Exec Dir Peter Hansen, Wx Dir Leon Anderson, Fiscal Officer

Genesee

See Orleans

Greene

Community Action of Greene County, Inc. 2 Franklin Street
Catskill, NY 12414-1408
TEL: 518-943-9205
FAX: 518-943-0343 (#28)
E-MAIL: cagc@francomm.com
Robert Schrock, Board Chairperson
Edward J. Daly, Exec Dir
Patricia VanDyke, Acting Wx Dir
Michelle Fuchs, Fiscal Officer

Herkimer

See Oneida

Jefferson

Community Action Planning Council of Jefferson County, Inc.
518 Davidson Street
Watertown, NY 13601-0899
TEL: 315-782-4900
FAX: 315-788-8251 (#29)
E-MAIL: capcwx@gisco.net
Bruce Dempster, Board Chairperson
Patricia Barber, Exec Dir
Ken Flint, Wx Dir
Kathleen Sprague, Fiscal Officer

Kings

Bedford Stuyvesant Restoration Corp. 1368 Fulton Street Brooklyn, NY 11216 TEL: 718-636-6919 FAX: 718-857-1198 (#30)

E-MAIL: mccalman@restorationplaza.org
Dr. Stuart W. Lewis, M.D., Board Chair
Roderick B. Mitchell. Exec Dir

Wendell Rice, Wx Dir Horace Aiken, Fiscal Officer

Crown Heights Jewish Community Council

387 Kingston Avenue Brooklyn, NY 11225 TEL: 718-778-8808 FAX: 718-774-7540 (#32) E-MAIL: uminer@chjcc.org Shmuel Malamud, Board Chairperson

Morton Ettelson, Exec Dir Samuel Light, Wx Dir Chaim Broner, Treasurer

Kings

Community Development Corporation 12 Heyward Street Brooklyn, NY 11211 TEL: 718-522-5620; Wx 718-855-8233 FAX: 718-522-5931 (#33) WX FAX 718-855-8235 (#34) E-MAIL:odacdc@idt.net Abraham Freidlander, Board Chairperson Zvi Kestenbaum, Exec Dir Abraham Roth, Wx Dir Edith Leiter. Fiscal Officer

Opportunity Development Association

People's Firehouse, Inc. H and CDC 113 Berry Street Brooklyn, NY 11211 TEL: 718-388-4696 FAX: 718-388-1702 (#35) E-MAIL:pfistaff@perfekt.net pfistaff@nycpfi.org Del Teague, Board Chairperson Daniel Rivera, Executive Director Luis Colon, Program Coordinator Irene Saviano, Fiscal Officer

Sunset Park Redevelopment Committee 5101 Fourth Avenue Brooklyn, NY 11220 TEL: 718-492-8580 FAX: 718-439-0961 (#36) E-MAIL: sprccomm@aol.com Vito Diccio, Board Chairperson Nelson Ramos, Exec Dir Nelson Ramos, Wx Coordinator Gary Brown, Fiscal Officer

Lewis

Lewis County Opportunities, Inc. RR #3, Box 72 New Bremen, NY 13367-9313 TEL: 315-376-8202 FAX: 315-376-8421 (#37) E-MAIL: lcoi-familyservices@northnet.org

Karl Reutling, Exec Dir Jolynne Brinkley, Wx Dir Lisa Kraeger, Finance Director

Livingston

Livingston County Planning Department Livingston County Government Center 6 Court Street, Room 302 Geneseo, NY 14454-1043 TEL: 716-243-7550 FAX: 716-243-7126 (#46) E-MAIL: livweath@nysnet.net WX Tel: 716-243-7560 James Merrick, Board Chairperson David O. Woods, Exec Dir Donald E. Huff, Wx Dir Barbara Dutton, Fiscal Officer

Madison

Stoneleigh Housing, Inc.
120 East Center Street
Canastota, NY 13032
TEL: 315-697-3737
FAX: 315-697-3700 (#39)
E-MAIL: stonel@dreamscape.com
Blaine C. Cook, President
Robert Napoli, Exec Dir
David Trexler, Wx Dir
Lisa Wales, Fiscal Officer

Monroe

Action For a Better Community, Inc.
550 East Main Street
Rochester, NY 14604-2528
TEL: 716-325-5116
FAX: 716-325-2266 (#40)
E-MAIL: rwashington@abcinfo.org
WEATHERIZATION: Energy Conservation
Program
917 East Main Street, Rochester, NY 14605
TEL: 716-442-4160; FAX: 716-442-4194
(#41)
Freddie Caldwell, Board Chairperson
James H. Norman, Exec Dir
Rodney Washington, Wx Dir
Kevin L. Mott, Finance Director
WEB: www.abcinfo.org

Rural Opportunities, Inc.
400 East Avenue
Rochester, NY 14607
TEL: 716-546-7180; WX: 716-340-3393
FAX: 716-340-3337 (#42)
E-MAIL: cbrandau@ruralinc.org
Ricardo Lucio, Board Chairperson
Stuart J. Mitchell, President & CEO
Chris Brandau, Wx Dir
Kevin G. Ryck, Finance Officer
WEB: www.ruralinc.org

Nassau

See Suffolk

New York

Association for Energy Affordability, Inc. 505 Eighth Avenue, Suite 1801
New York, NY 10018
TEL: 212-279-3902
FAX: 212-279-5306 (#44)
E-MAIL: aea@aeanyc.org
Joan Catalano, Board Chairperson
David Hepinstall, Exec Dir
Roberta Druckmann, Fiscal Officer

Housing Conservation Coordinators 777 Tenth Avenue
New York, NY 10019
TEL: 212-541-5996
FAX: 212-541-5966 (#45)
E-MAIL: danrieber@nmic.org
Mark Wolz, Board Chairperson
Sarah Desmond, Exec Dir
Karen Jackson-Cambell, Wx Dir
Trevor Mengaroo, Fiscal Officer

Northern Manhattan Improvement Corp. 76 Wadsworth Avenue
New York, NY 10033
TEL: 212-822-8340
FAX: 212-928-4180 (#48)
E-MAIL: danrieber@nmic.org
Jeffrey Rosengarten, Board Chairperson
Barbara Lowry, Exec Dir
Daniel Rieber, Wx Coordinator

Kirk Lindsay, Fiscal Officer

Community Environmental Center, Inc. 43-10 11th Street
Long Island Gty, NY 11433
TEL: 718-784-1444
FAX: 718-784-8347 (#49)
E-MAIL: cec@dti.net
Greg Pressman, Board Chairperson
Richard M. Cherry, Exec Dir
Richard M. Cherry, Wx Dir
Toni Ficarrotta, Fiscal Officer

Harlem Community Development
Corporation
ACP State Office Bldg.
163 West 125th Street, 17th Floor
New York, NY 10027
TEL: 212-961-4100
FAX: 212-961-4174 (#95)
E-MAIL: sgriffith@empire.state.ny.us
Wanda N. Goodloe, Board Chairperson
Diane Phillpotts, President
Sharon Griffith, Wx Dir
Peter Tambakis, Deputy Controller

Niagara

Niagara Community Action Program, Inc. 1521 Main Street
Niagara Falls, NY 14305
TEL: 716-285-9681
FAX: 716-285-9693 (#51)
E-MAIL: (Wx.) weatherization@prodigy.net
(Exec. Dir.) niagaracap@prodigy.net
Carmen Morreale, Board Chairperson
Suzanne C. Shears, Exec Dir
Chris Lentz, Wx Dir
Lori Davis, Fiscal Officer

Oneida/Herkimer

Mohawk Valley Community Action Agency, Inc. 207 N. James Street Rome, NY 13440-5886 TEL: 315-339-5640; Wx 5499 FAX: 315-339-2981 (#52) E-MAIL: occawap@aol.com Rev. Bruce Webster, Board Chairperson Amy Turner, Exec Dir Andrew Stone, Wx Coordinator Phillip Russo, Fiscal Officer

City of Utica

Utica Community Action, Inc. 253 Genesee Street
Utica, NY 13501-3688
TEL: 315-797-6473; Wx 315-735-2277
FAX: 315-793-8078 (#53)
E-MAIL: ucaiwx@borg.com
Mike Parker, Board Chairperson
Raymond Shanley, Exec Dir
Eric Kondzielawa, Wx Dir.
Brad Jones, Controller

Onondaga

People's Equal Action and Community Effort, Inc.

West Fayette Commons
1153 West Fayette Street, 3rd Floor
Syracuse, NY 13204
TEL: 315-470-3300
FAX: 315-472-8939 (#54)
WEATHERIZATION: 811 E. Washington
Street, Syracuse, NY 13202
TEL: 315-470-3315; FAX: 315-472-2663
(#55)
E-MAIL: ryehle@a-znet.com
Emma Johnston, Board Chairperson
Louis P. Clark, Exec Dir
Ray Yehle, Wx Coordinator
Jerry Wichert, Fiscal Officer

Ontario

See Wayne

Orange

Regional Economic Community Action Program, Inc. 40 Smith Street, PO Box 886 Middletown, NY 10940-3711 TEL: 845-342-3978 FAX: 845-344-2922 (#58) E-Mail: recap@warwick.net fcolon@recap.org Bill Cummings, Board Chairperson Charles J. Darden, Exec Dir Wilfredo Colon, Wx Coordinator

Orleans/Genesee

Joya Gambino, Controller

Orleans Community Action Committee, Inc. 409-411 East State Street
Albion, NY 14411-0071
TEL: 716-589-5366; Orleans Wx: 716-589-5605; 1-800-726-0565
FAX: 716-589-9015 (#26)
E-MAIL: ocac@eznet.net
WEATHERIZATION: 5073 Clinton Street
Road, Batavia, NY 14020
Genesee TEL: 716-343-7798; 1-888-871-9673
FAX: 716-343-4063 (#27)
James F. Scharping, Exec Dir
Jim Soccio, Wx Dir

Oswego

Oswego County Catholic Charities 365 W. First Street Fulton, NY 13069
TEL: 315-598-3980
FAX: 315-593-8440 (#60)
E-MAIL: occcwx@twcny.rr.com
Michael Pollack, Board Chairperson
Andrea McCabe, Area Director
Christine Dillabough, Wx Dir
Gary Paricio, Comptroller

Edward F. Fancher, Fiscal Officer

Otsego

3 West Broadway

WX Fax: 607-433-8050 (#61) Gail Baden, Board Chairperson Cheri Albrecht, Exec Dir James McGarvey, Wx Dir Tina Ryan, Fiscal Manager WEB: www.ofoinc.org

Opportunities For Otsego, Inc.

Putnam

Westchester Community Opportunity Program, Inc.
2269 Saw Mill River Road, Bldg. 3
Elmsford, NY 10523
TEL: 845-592-5600
FAX: 845-592-0021 (#62)
E-MAIL: putwap@aol.com
WEATHERIZATION: 121 Main Street,
Brewster, NY 10590
Eric Brackett, Board Chairperson
Winston A. Ross, Exec Dir
Charles Rowe, Wx Coordinator
James F. Williams, Fiscal Officer
WX TEL: 845-279-5533
WX FAX: 845-278-8172 (#68)

Queens

HANAC
49 West 45 Street, 4th Floor
New York, NY 10036
TEL: 212-840-8005
FAX: 212-840-8384 (#64)
E-MAIL: wxhanac@aol.com
WEATHERIZATION: 31-14 30th Avenue,
Astoria, NY 11102
TEL: 718-626-8008; FAX: 718-545-7758
(#65)
Evangeline Douris, Board Chairperson
John Kaiteris, Exec Dir
Vera Parpis, Wx Dir
Geoffrey Stephen, Wx Accountant

Margert Community Corporation
1931 Mott Avenue, Room 412
Far Rockaway, NY 11691
TEL: 718-471-3724
FAX: 718-471-5342 (#66)
E-MAIL: jgb@nyct.net
Fath. Brendan Downing, Board Chairperson
Joseph Barden, Executive Director
Suzanne Miller, Deputy Wx Dir
Wayne Murchison, Deputy Wx Dir
Joseph Barden, Fiscal Officer

Rensselaer

Commission on Economic Opportunity for the Greater Capital District Region, Inc. 2331 Fifth Avenue Troy, NY 12180-2291 TEL: 518-272-6012; Wx 6020 FAX: 518-272-0658 (#67) WX E-MAIL: vmurphy@ceo-cap.org Ethel D. Hammett, Board Chairperson Karen E. Gordon, Exec Dir Vikki Murphy, Wx Dir Andrew Joslin, Fiscal Officer WEB: www.ceo-cap.org

Richmond

Northfield Community LDC of SI, Inc. 160 Heberton Avenue
Staten Island, NY 10302
TEL: 718-442-7351
FAX: 718-981-3441 (#09)
E-MAIL: caseywx@aol.com
Lindy Marrazzo, Board Chairperson
Joan Catalano, Exec Dir
Charlie Casey, Wx Dir
Peter Pietras, Fiscal Officer

Rockland

R.C.D.C. Housing, Inc.
22 Main Street
Monsey, NY 10952
TEL: 845-352-1400 (wx ext
516/538/542/543)
FAX: 845-425-0669 (#69)
E-MAIL: sylviarcdc@aol.com
Samuel Weissmandl, Board Chairperson
Mendel Hoffman, Exec Dir
Eva Englard, Wx Dir
Chana Amsel, Fiscal Officer

St. Lawrence

St. Lawrence County Community
Development Program, Inc.
One Commerce Lane
Canton, NY 13617
TEL: 315-386-1102
FAX: 315-386-1454 (#70)
E-MAIL: slccdp01@northnet.org
Lloyd Moore, Board Chairperson
Norma Cary, Exec Dir
Jerry Snell, Wx Dir
Kathleen M. Larson, Fiscal Officer

Saratoga

See Schenectady

Schenectady

Saratoga County Economic Opportunity
Council, Inc.
510 North Broadway
Saratoga Springs, NY 12866
TEL: 518-587-3158
FAX: 518-587-3188 (#71)
E-MAIL: sceoc@capital.net
Stephanie Melvin, Board Chairperson
Dennis M. Brunelle, Exec Dir
Steven Courville, Wx Dir
Julie Hoxie, Fiscal Director

Schoharie

Schoharie County Community Action
Program
150 E. Main Street, Shoppers Mart Plaza
Cobleskill, NY 12043-1498
TEL: 518-234-2568
FAX: 518-234-3507 (#72)
E-MAIL: sccapwx@midtel.net
Ransom Evans, Board Chairperson
Barbara Rivenburgh, Exec Dir
Carl Jackson, Wx Dir
Fred Stein, Fiscal Officer

Seneca

Seneca County Office for Aging 1310 Waterloo-Geneva Road Waterloo, NY 13165
TEL: 315-539-4263
FAX: 315-539-9479 (#73)
E-MAIL: sencowx@flare.net
Patricia Amidon, Board Chairperson Angela Reardon, Exec Dir
Bob DeYoung, Wx Coordinator
Nicholas Sciotti, County Treasurer

Steuben/Yates

Pro Action of Steuben and Yates, Inc.
117 East Steuben Street, Suite 11
Bath, NY 14810-1600
TEL: 607-776-2125
FAX: 607-776-2723 (#75)
E-MAIL: weatherization@proactioninc.com
bieners@proactioninc.com
WEB: www.proactioninc.com
Dennis Merrill, Board Chairperson
David Hill, Exec Dir
Staci Biener, Dir of Energy Programs
Todd Kesel, Dir. Of Finance

Suffolk

Sullivan

Community Action Commission to Help the Economy, Inc.
63-65 South Main Street
Liberty, NY 12754-1808
TEL: 845-292-5821
FAX: 845-292-0724 (ext.5) (#77)
E-MAIL: cuno@warwick.net(Exec)
Alana Dais, Board Chairperson
Gladys Walker, Exec Dir
Victor Kavleski, Wx Dir
Katherine Schaefer, Fiscal Officer
E-MAIL WX: kschae1950@aol.com
Cache5@juno.com

Tioga

Tioga Opportunities Program, Inc.
Countryside Community Center
9 Sheldon Guile Blvd.
Owego, NY 13827-1062
TEL: 607-687-4222
FAX: 607-687-4236 (#78)
E-MAIL: tfox@cs.tiogaopp.org
khorner@ccc.tiogaopp.org
Robert Williams, Board Chairperson

Robert Williams, Board Chairperso Kathleen Horner, Exec Dir Andy Wolgemuth, Wx Dir Debbie Giles, Fiscal Officer

Tompkins

Tompkins Community Action
701 Spencer Road
Ithaca, NY 14850
TEL: 607-273-8816
FAX: 607-273-3293 (#79)
E-MAIL: dave.mountin@tcaction.org
lee.dillon@tcaction.org
Gil Lavine, Board Chairperson
Lee Dillon, Exec Dir
David Mountin, Wx Dir
Harriet Giannelis, Financial Director

Ulster

Ulster County Community Action Committee, Inc.
70 Lindsley Avenue
Kingston, NY 12401-3316
TEL: 845-338-8750
FAX: 845-338-7502 (#80)
E-MAIL: uccacww@aol.com
Vincent Dunn, Pres., Board of Directors
Larry Kithcart, Exec Dir
Steve Davidson, Wx Dir
Ann Marie Esposito, Fiscal Director

Warren-Hamilton

Warren-Hamilton Counties ACEO, Inc. 190 Maple Street, PO Box 968
Glens Falls, NY 12801-0968
TEL: 518-793-0638/6/7
FAX: 518-793-2910 (#81)
E-MAIL: lackershoe@aol.com
Michael J. O'Connor, Board Chairperson Lynn Ackershoek, Exec Dir
Jon Gifford, Wx Dir
Pamela Markham, Fiscal Officer

Washington

Washington County Economic Opportunity
Council, Inc.
383 Broadway
Fort Edward, NY 12828
TEL: 518-746-2390
FAX: 518-746-2392 (#82)
E-MAIL: washes@capital.net
Robert Guilily, Board Chairperson
Clyde M. Cook, Exec Dir
Connie Anderson, Wx Coordinator
Ada Fisher. Fiscal Officer

Wayne

Westchester Westhab 85 Executive Boulevard Elmsford, NY 10523 TEL: 914-345-2800 FAX: 914-345-3139 (#85) E-MAIL: whab@cloud9.net WEATHERIZATION: 51 Smart Ave., 2nd Floor, Yonkers, NY 10704 TEL: 914-423-1638/1603; FAX: 914-423-0365 (#86) Charles L. Weinberg, Board Chairperson Robert Miller, President Ramona Monteverde, Facilities Manager Karen Keil, Fiscal Officer Peter Cantillo, Vice President of Dev. Dirk Fields, Wx Director

Wyoming

Wyoming County Community Action, Inc. 6470 Route 20A, Suite 1 Perry, NY 14530-9799 TEĽ: 716-237-2600 FAX: 716-237-2696 (#87)

E-MAIL: wcca@eznet.net Anthony Runfola, Board Chairperson Martin D. Mucher, Exec Dir Alan Bliss, Wx Coordinato Dickson Barnett, Controller Wx. E-Mail: wccahous@eznet.net

Statewide Program Support Agency

NYS Community Action Association (NYSCAA) 21 Aviation Road Albany, New York 12205

TEL: 518-453-9008 FAX: 518-453-9053 (#92) James Norman, President Daniel Maskin, Exec Dir

Randi Smith, Dir. Of Membership Services

Indian Organizations

Seneca Nation of Indians 1490 Route 438 Irving, NY 14081 TEL: 716-532-4900 FAX: 716-532-4123 (#88) E-MAIL: sniwx@eznet.net WX TEL: 716-532-3220 WEB: www.sniwx@eznet.net Karen Watt, Controller Cattaraugus Reservation: Haley Bldg, Box 231, Salamanca NY 14779

Fiscal: TEL 716-945-1790

Division of Housing and Community Renewal Community Development Regional Offices

Capital District Regional Office

Frank McKay, Regional Director

Flanigan Square 547 River Street Troy, NY 12180

Phone: 518-402-7377 **Fax:** 518-402-7376

Counties Served: Albany, Clinton, Columbia, Delaware, Dutchess, Essex, Fulton, Greene, Hamilton, Montgomery, Orange, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, and Washington.

Buffalo Regional Office

Thomas Van Nortwick, Regional Director

Statler Towers

107 Delaware Avenue, Suite 600

Buffalo, New York 14202 **Phone:** 716-842-2244 ext. 221

Fax: 716-842-2724

Counties Served: Allegany, Cattaraugus, Chautauqua, Chemung, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne,

Wyoming, and Yates.

New York City Regional Office

Ronald Agnese, Dep Regional Director 25 Beaver St., 7th Floor New York, New York 10004

Phone: 212-480-7492 **Fax:** 212-480-7164

Counties Served: Bronx, Kings, New York, Queens, Richmond, Nassau, Suffolk, Rockland, and Westchester.

Syracuse Regional Office

Frank McKay, Regional Director 800 South Wilbur Avenue Syracuse, NY 13204

Phone: 315-473-6930 **Fax:** 315-473-6937

Mailing Address: PO Box 1127,

Syracuse, NY 13201

Counties Served: Broome, Cayuga, Chenango, Cortland, Franklin, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga, and Tompkins.

Housing Finance Agency Regional Offices

New York Office

641 Lexington Avenue New York, NY 10022 212-688-4000

Albany Office

119 Washington Avenue Albany, NY 12210 518-434-2118

Buffalo Office

107 Delaware Avenue Suite 620 Buffalo, NY 14202 716-853-1548

Local HOME Programs Supporting Multifamily Housing Rehabilitation

Newburgh HOME program
 John Ebert, Rehabilitation Planner
 Office of Community Development
 223 Main Street
 Goshen, NY 10924

Tel: (914) 291-2424 Fax: (914) 291-2430

Yonkers HOME program

Frank Martinez 87 Nepperhan Avenue

Yonkers, New York 10701

Tel: (914) 377-6650 Fax: (914) 377-6672

Lenders Participating in the New York City Participation Loan Program

Chase Community Development Corp.

(212) 622-4176, (212) 622-4181

Citibank

(212) 307-8564

Community Capital Bank

(718) 802-1212

Community Preservation Corporation

Bronx-Manhattan, (718) 601-6600 Brooklyn-Queens-Staten Island, (718) 522-3900

Dime Savings Bank of NY

(212) 642-7438, (212) 642-7439

EAB

(212) 503-2611

Fleet Bank

(212) 703-1799

Low Income Housing Fund

(212) 346-9790

Lenders Participating in the New York Energy \$mart Lean Program

Loan Program

Statewide

Mr. Steve Deutsch Credit Products Manager M&T Bank Commercial Marketing

One Fountain Plaza Buffalo, NY 14203-1495 Phone: (716) 848-7484

Fax: (716) 848-7444 E-mail: sdeutsch@mandtbank.com

Loan Area: Statewide

Guidelines: No loans to private individuals pending review.

Mr. Sterling Kozlowski Senior Vice President HSBC Bank USA One HSBC Center, 24th Floor Buffalo, NY 14203 Phone: 716-841-6738

Fax: 716-841-5391 Loan Area: Statewide

Eastern and Central New York

Mr. Nathan Winch Assistant Vice President National Union Bank of Kinderhook One Hudson Street Kinderhook, NY 12106 Phone: (518) 758-7101 Fax: (518) 758-6963 Loan Area: Columbia County, Southern Rensselaer County

Mr. David McGrattan Senior Vice President City National Bank and Trust Company 10-24 North Main Street Gloversville, NY 12078 Phone: (518) 773-5123 Fax: (518) 725-2730 Loan Area: Fulton, Montgomery, Hamilton and Saratoga counties

Ms. Nancy Reinhart Assistant Vice President Commercial Credit Manager Hudson River Bank & Trust Co. One Hudson City Centre

PO Box 76 Hudson, NY 12534

Phone: (518) 828-4600, Ext. 306

Fax: (518) 929-0082

Loan Area: Eastern and Central NY Guidelines: Commercial loans only.

Mr. John Carpenter Vice President NBT Bank, N.A. 52 South Broad Street Norwich, NY 13815 Phone: (607) 337-6182 Fax: (607) 336-8670

E-mail: jcarpenter@nbtbank.com Loan Area: Contact lender.

Mr. Thomas Reynolds Vice President The Herkimer County Trust Company 501 East Main Street Little Falls, NY 13365 Phone: (315) 823-0300 Fax: (315) 823-1606 E-mail:

thomas.reynolds@hctbank.com Loan Area: Mohawk Valley Region

Mr. Paul Steenburgh Trustco Bank 320 State Street Schenectady, NY 12305 Phone: (518) 377-3311 Fax: (518) 381-3834 Loan Area: Capital District Mr. Kevin Hunziker Vice President & Treasurer Cohoes Savings Bank 75 Remsen Street Cohoes, NY 12047 Phone: (518) 233-6572 Fax: (518) 233-6556

E-mail:

kevin.hunziker@cohoessb.com Loan Area: Capital District

Mr. Richard Ferguson Assistant Vice President The Adirondack Trust Company 473 Broadway Saratoga Springs, New York 12866

Phone: 518-584-5844 Fax: 518-584-1107

Western and Central New York

Ms. Sherri Catalano Manager The Bank of Castile 129 North Center Street Perry, NY 14530 Phone: (716) 237-5690 Fax: (716) 237-5696

Loan Area: Central and Western NY

Mr. Kevin Maroney Wyoming County Bank 55 North Main Street PO Box 110 Warsaw, NY 14569 Phone: (716) 786-4360 Fax: (716) 786-4312

Loan Area: Central and Western NY

Ms. Mary Doeing Evans National Bank 14-16 North Main Street Angola, NY 14006 Phone: (716) 549-1000 Fax: (716) 549-0720 Loan Area: Southern Erie, northern Chautauqua, and northwestern Cattaraugus counties

Mr. Mike Briggs Bath National Bank 44 Liberty Street PO Box 630 Bath, NY 14810 Phone: (607) 776-9661 Fax: (607) 776-4610

Loan Area: Steuben. Yates and

Schuyler counties

Mr. John Titus
The Pavilion State Bank
PO Box 125
Pavilion, NY 14525
Phone: (716) 584-5018
Fax: (716) 584-8575
E-mail: jtitus@pavilionbank.com
Loan Area: Genesee, Orleans,
Monroe, Wyoming and Livingston
counties

Downstate and New York City

Mr. Leonard Maisel Senior Vice President Amalgamated Bank of New York 15 Union Square West New York, NY 10003

Phone: (800) 332-2693, (212) 620-

8608

Fax: (212) 924-4775

E-mail: maisel@compuserve.com

Loan Area: Metro NYC Guidelines: Loan minimum of

\$250,000

Ms. Gina Bolden-Rivera Senior Vice President Community Capital Bank 111 Livingston Street Brooklyn, NY 11201 Phone: (718) 802-1212 Fax: (718) 243-0312

E-mail:

gboldriv@communitycapitalbank.com Loan Area: Downstate New York and New York Metropolitan Area Guidelines: Commercial loans only

Mr. Bill O'Neill Union State Bank 100 Dutch Hill Road Orangeburg, NY 10962 Phone: (845) 365-4622 Fax: (845) 365-4695

Loan Area: Rockland and Westchester

counties

Mr. Richard Dulay Community Bank of Sullivan County PO Box 1258 Monticello, NY 12701 Phone: (845) 794-2265 Fax: (845) 794-0152 Loan Area: Sullivan and Orange counties

Mr. Steve Nelson Senior Vice President The Bank of Greene County PO Box 470 302-304 Main Street Catskill, NY 12412 Phone: 518-943-1424

Fax: 518-943-3695