The OFC Housing Programs are designed to improve the supply of affordable housing, as well as to address the critical health and safety needs for low-and moderate-income families throughout Chenango County. Depending on the type of repairs, eligibility, and funding availability, a homeowner could receive a grant for up to 100% of the project cost. During the 1980’s, OFC started administering the Section 8 Housing Choice Voucher Program, and by the early 1990’s, OFC became a HUD-certified Housing Counseling agency, started administering First-Time Home Buyer programs, as well as Rehabilitation and Repair programs, and established an energy services fee-for-service program. In 2001, Opportunities for Chenango, Inc. was accepted into the NeighborWorks® network of community-based organizations. Over the years, not only have more programs been implemented to meet the needs of our local community, but enhancements and expansions have taken place that have had substantial impact on both Chenango County, as well as Broome County. Currently, OFC administers more than nine grants and programs to Chenango and Broome County residents. Our current Housing Programs include:

**Section 8 Housing Choice Voucher Program:** This program offers rental assistance to eligible low to moderate income families and individuals that want to reside in Chenango County to assist them in obtaining safe and affordable housing. The program provides for monthly rental subsidies based on the family size and income. Rental units for the HCV program must meet HUD housing quality standards for the occupant’s health and safety. The Housing Choice Voucher Program currently maintains a wait list and applicants are encouraged to apply as soon as possible to start the process.

**Shelter Plus Care Program:** The Shelter Plus Care Program is a HUD sponsored subsidy program for individuals and families that are chronically homeless with a documented disability. All referrals for the program are generated through the NY-511 Continuum of Care Coordinated Entry System. This is a permanent supportive housing that provides supportive case management, as well as rental subsidies.

**First Time Homebuyer Programs:** The first step on the road to home ownership is to attend our nationally accredited Homebuyer Education Class. Whether taught by OFC’s NeighborWorks® America certified instructors or attending an on-line course from the comfort of your home, these classes will teach you everything you need to become a successful homeowner. After completion, you will be well-prepared for the home buying process. The topics that will be covered are: Budgeting, credit, affordability, how to work with a real estate agent, finding the right lender and the lending process, help in choosing the right house, what to expect at closing.

**Home Buyer Counseling:** After successful completion of the Homebuyer Education Class, you will be eligible to work individually with a Housing Counselor to develop a homeownership plan. We can help you look at your finances, determine price range, create a savings program and focus on any credit issues. We will teach you the best practices to maintain credit worthiness, so that you can qualify for a mortgage. Our counselors work with you for as long as you need until you achieve your goal of homeownership.

**Down Payment and Closing Cost Assistance:** Depending on current the availability of current grant funding, there may be a variety of grants available to assist with down payment and closing cost assistance associated with the purchase of a home, including funding availability for rehabilitation associated with health and safety concerns on the purchase of your first home. Eligibility varies based on the grant for which you are submitting an application.

**HUD Counseling Services:** Opportunities for Chenango, Inc. is a certified HUD Counseling Agency. Customers of all income levels are encouraged to talk to a counselor when they are in need of information regarding: Homelessness, rental assistance (having a hard time finding a place to live, rental arrears, landlord problems), fair housing issues, mortgage delinquency or facing foreclosure, predatory lending, refinancing, home repairs, first-time home buying education or reverse mortgages.
Financial Capability and Coaching:
Opportunities for Chenango, Inc. provides FREE Financial education for clients who are not ready to purchase for various reasons, such as credit issues, bankruptcy or high debts. The Financial Capability program identifies the obstacles that prevent people from buying, helps them develop a plan and budget, and monitors the customer’s progress towards overcoming the obstacles.

Housing Rehabilitation Programs:
OFC currently has funding programs available to meet the needs of low-to-middle income home owners with a focus on high-priority items such as wells, septic systems, electrical, heating and structural repairs. Depending on the type of repairs, eligibility, and fund availability, a home owner could receive a grant for up to 100% of the project cost. Any costs not covered by grant funds may be paid directly by the home owner or covered by deferred and/or low-interest loan options.

First Home Club:
Opportunities for Chenango, Inc. partners with several local banks to offer a matched savings program for homeowners in need of down payment and/or closing cost assistance. The First Home Club* (FHC) matches $4 for every $1 you deposit - up to a maximum of $7,500 MATCH! There are various savings plans ranging from 10 to 24 months long.

Revolving Loan Funds and Loan Packaging:
Low-interest loans for down payments, closing costs, repairs, and help securing USDA loans for purchases/repairs.

Financial Literacy and Credit Education Counseling:
Individuals work with counselors and creditors to get spending under control, reduce debt and repair credit ratings.

Energy Services/Empower:
This program is sponsored by NYSERDA and is available to NYSEG or NIMO customers in single family homes and 1-4 family rental units that meet the income guidelines. Upon completion of an application and approval from EmPower, NY, a referral is sent to the Energy Services team to perform an electric reduction or home performance audit on the customer’s home. The audit will identify electric reduction or energy saving opportunities and the customer may receive compact fluorescent light bulbs, low-flow showerheads and faucet aerators, and light fixtures. In addition, the refrigerator and freezer and water heater will be evaluated to determine if they are high energy users and qualify for replacement. In some cases, additional energy saving measures such as insulation and air sealing work may be performed if the project is designated as a “Home Performance” referral. If the proposed items are approved, they will be delivered and installed at no cost to the customer, with the exception of a Landlord/rental situation in which the Landlord is required to pay a portion of the cost.

For more information, please contact Opportunities for Chenango, Inc.
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