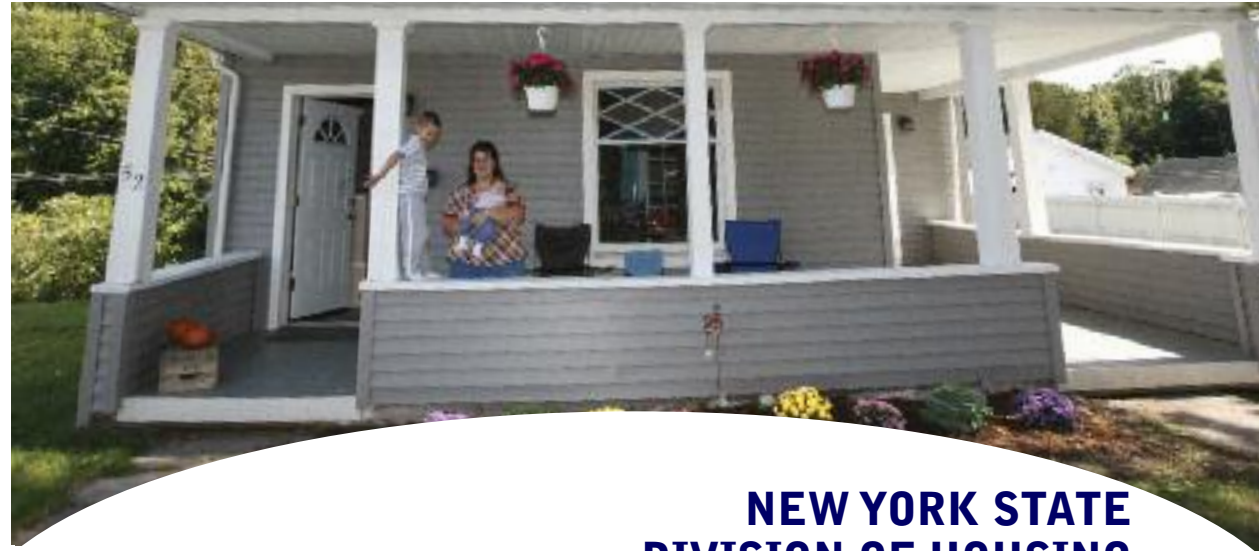


ONEIDA COUNTY
UTICA NHS NEIGHBORWORKS
HOMEOWNERSHIP CENTER
 1611 Genesee Street, Utica, NY 13501
 (315) 724-4197
ONONDAGA COUNTY
HOME HEADQUARTERS, INC.
 124 East Jefferson Street, Syracuse, NY 13202
 (315) 559-4787
ONTARIO COUNTY
PATHSTONE CORP.
(RURAL OPPORTUNITIES, INC.)
 400 East Avenue, Rochester, NY 14607
 (585) 340-3315
ORANGE COUNTY
NEWBURGH COMMUNITY
ACTION COMMITTEE, INC.
 123 Grand Street, Newburgh, NY 12550
 (845) 562-0100
ORANGE COUNTY RURAL
DEVELOPMENT ADVISORY CORP.
 59B Boniface Dr., Pinebush, NY, 12566
 (845) 524-4663
PATHSTONE CORP. (NEWBURGH
COMMUNITY IMPROVEMENT CORP.)
 36 Chambers Street, Newburgh, NY 12550
 (845) 569-0770
REGIONAL ECONOMIC COMMUNITY
ACTION PROGRAM, INC. (RECAP)
 40 Smith Street, Middletown, NY 10940
 (845) 342-3978 Ext. 31
ROCKLAND HOUSING ACTION
COALITION, INC.
 95 New Clarkstown Road, Nanuet, NY 10954
 (845) 352-1517
ORLEANS COUNTY
PATHSTONE CORP.
(RURAL OPPORTUNITIES, INC.)
 400 East Avenue, Rochester, NY 14607
 (585) 340-3315
OSWEGO COUNTY
OSWEGO HOUSING DEVELOPMENT
COUNCIL, INC.
 2971 County Route 26, Parish, NY 13131
 (315) 625-4520
OTSEGO COUNTY
OPPORTUNITIES FOR CHENANGO, INC.
D.B.A. QUARANTA HOUSING SERVICES
 44 West Main Street, Norwich, NY 13815
 (607) 336-2101 Ext. 125
OTSEGO COUNTY RURAL HOUSING
ASSISTANCE, INC.
 50 West Main Street, Milford, NY 13807
 (607) 286-7244
PUTNAM COUNTY
PUTNAM COUNTY HOUSING CORP.
 11 Seminary Hill Road, Carmel, NY 10512
 (845) 225-8493
QUEENS COUNTY
MARGERIT COMMUNITY CORP.
 325 Beach 37th St., Far Rockaway, NY 11691
 (718) 471-3724
NEIGHBORHOOD HOUSING SERVICES
OF JAMAICA, INC.
 89-70 162nd Street, Jamaica, NY 11432
 (718) 291-7400

RENSSELAER COUNTY
TRIP NEIGHBORWORKS
HOMEOWNERSHIP CENTER
 415 River Street, Troy, NY 12180
 (518) 690-0020
RICHMOND COUNTY
NHS OF STATEN ISLAND, INC.
 770 Castleton Ave., Staten Island, NY 10310
 (718) 442-8080
ROCKLAND COUNTY
HOGAR, INC.
 17 West Broad Street, Haverstraw, NY 10927
 (845) 429-1100
ROCKLAND HOUSING ACTION
COALITION, INC.
 95 New Clarkstown Road, Nanuet, NY 10954
 (845) 352-1517
SARATOGA COUNTY
HOMEFRONT DEVELOPMENT CORP.
 568 Lower Allen St., Hudson Falls, NY 12839
 (518) 747-8250 Ext. 2
SCHENECTADY COUNTY
BETTER NEIGHBORHOODS, INC.
 986 Albany Street, Schenectady, NY 12307
 (518) 372-6469
SCHOHARIE COUNTY
SCHOHARIE COUNTY RURAL
PRESERVATION CORP.
 349 Mineral Springs Rd., Cobleskill, NY 12043
 (518) 234-7604
SCHUYLER COUNTY
TRI-COUNTY HOUSING COUNCIL
 143 Hibbard Road, Big Flats, NY 14814
 (607) 562-3856
ITHACA NEIGHBORHOOD HOUSING SERVICES
 115 W. Clinton Street, Ithaca, NY 14850
 (607) 277-4500
SENECA COUNTY
SENECA HOUSING, INC.
 11 Auburn Road, Seneca Falls, NY 13148
 (315) 568-2200
ITHACA NEIGHBORHOOD
HOUSING SERVICES
 115 W. Clinton Street, Ithaca, NY 14850
 (607) 277-4500
ST. LAWRENCE COUNTY
ST. LAWRENCE COUNTY HOUSING
COUNCIL, INC.
 19 Main Street, Canton, NY 13617
 (315) 386-8576
STEBEN COUNTY
TRI-COUNTY HOUSING COUNCIL
 143 Hibbard Road, Big Flats, NY 14814
 (607) 562-3856
SUFFOLK COUNTY
LONG ISLAND HOUSING
PARTNERSHIP, INC.
 180 Oser Ave., Suite 800, Hauppauge, NY 11788
 (631) 435-4710 Ext. 327
SULLIVAN COUNTY
PATHSTONE CORP. (NEWBURGH
COMMUNITY IMPROVEMENT CORP.)
 36 Chambers St., Newburgh, NY 12550
 (845) 569-0770
RURAL SULLIVAN HOUSING CORP.
 33 Lakewood Avenue, Monticello, NY 12701
 (845) 794-0348

TIOGA COUNTY
ITHACA NEIGHBORHOOD HOUSING SERVICES
 115 W. Clinton Street, Ithaca, NY 14850
 (607) 277-4500
METRO INTERFAITH SERVICES
 21 New Street, Binghamton, NY 13903
 (607) 723-0723
TOMPKINS COUNTY
ITHACA NEIGHBORHOOD HOUSING SERVICES
 115 W. Clinton Street, Ithaca, NY 14850
 (607) 277-4500
ULSTER COUNTY
RURAL ULSTER PRESERVATION CO.
 289 Fair Street, Kingston, NY 12401
 (845) 331-2140
WARREN COUNTY
HOMEFRONT DEVELOPMENT CORP.
 568 Lower Allen St., Hudson Falls, NY 12839
 (518) 747-8250 Ext. 2
WASHINGTON COUNTY
HOMEFRONT DEVELOPMENT CORP.
 568 Lower Allen St., Hudson Falls, NY 12839
 (518) 747-8250 Ext. 2
WAYNE COUNTY
COMMUNITY ACTION IN SELF HELP
 48 Water Street, Lyons, NY 14489
 (315) 946-6992 Ext. 302
PATHSTONE CORP.
(RURAL OPPORTUNITIES, INC.)
 400 East Avenue, Rochester, NY 14607
 (585) 340-3315
WESTCHESTER COUNTY
HUMAN DEVELOPMENT
SERVICES OF WESTCHESTER, INC.
 28 Adeed Street, Port Chester, NY 10573
 (914) 939-2005
INTERFAITH COUNCIL FOR ACTION, INC.
 138 Spring Street, Ossining, NY 10562
 (914) 941-5252
WESTCHESTER RESIDENTIAL
OPPORTUNITIES, INC.
 470 Mamaroneck Ave., Suite 410,
 White Plains, NY 10605
 (914) 428-4507
WYOMING COUNTY
WYOMING COUNTY COMMUNITY
ACTION, INC.
 6470 Route 20A, Suite 1, Perry, NY 14530
 (585) 237-2600
YATES COUNTY
KEUKA HOUSING COUNCIL, INC.
 160 Main Street, Penn Yan, NY 14527
 (315) 536-8707
STATEWIDE COVERAGE:
HABITAT FOR HUMANITY OF NY STATE
 911 E. Main Street, Endicott, NY 13617
 (315) 386-8576



NEW YORK STATE
DIVISION OF HOUSING
& COMMUNITY RENEWAL

DAVID A. PATERSON, GOVERNOR
 DEBORAH VANAMERONGEN, COMMISSIONER

Assets for
Independence
Program

statewide downpayment
 assistance program for income
 eligible first-time home buyers.

38-40 STATE STREET
 ALBANY, NY 12207
 1-866-ASK-DHCR
 (1-866-275-3427)
 WWW.NYSDHCR.GOV



ASSETS FOR INDEPENDENCE PROGRAM

WHAT IS ASSETS FOR INDEPENDENCE?

Assets For Independence (AFI) is a downpayment assistance program for income-eligible first-time home buyers. Those enrolled save toward either a single-family home at a 4 to 1 matching grant of up to \$7,500.00 or a multi-family (2-4 units) home at a 6-1 matching grant of up to \$11,250. Both savings options allow clients 12-24 months to complete their savings goal. AFI clients must attend home buyer education classes and be mortgage-ready upon completion of their savings plan.

WHO IS ELIGIBLE FOR AFI?

Eligibility is based on household income relative to federal guidelines (see chart below). Those who apply must have a stable source of income from employment or self-employment. Once your eligibility status is confirmed it will not be revoked if your income changes during the savings term. However, you must remain employed or self-employed (full-time or part-time).

WHAT SIZE HOME CAN I PURCHASE?

Under HUD guidelines, Section 8 consumers may purchase a single family home. Other AFI consumers may purchase a one to four family home. There are no recapture provisions or liens placed on the home.

WHERE IS MY AFI SAVINGS ACCOUNT OPENED?

AFI savings accounts are opened, free of charge, at Chase

Bank and monitored by DHCR. Clients are not obligated to obtain their mortgage with Chase Bank and may shop elsewhere for affordable mortgages.

HOW MUCH MUST I SAVE FOR THE MAXIMUM GRANT OF \$7,500?

AFI monthly savings deposits range from \$78.13 to \$156.25 depending on the length of the savings term. Note: A minimum savings plan is also available at \$25.00 per month.

WHAT CAN HOMEBUYER EDUCATION AND FINANCIAL COUNSELING CLASSES TEACH ME?

The mandatory homebuyer education and financial counseling classes teach AFI clients how to shop for affordable mortgages, how to work effectively with realtors and home inspectors, and how to gain economic independence by transitioning from a reliance on credit to savings. AFI clients who purchase a multi-family home must attend landlord training.

HOW CAN I APPLY?

Non-Section 8 consumers: contact your local AFI partner agency (listed at right) for an application.

Section 8 consumers: contact your AFI Local Program Administrator listed at www.nysdhcr.gov.

Click on "Programs" then "Assets for Independence."

ASSETS FOR INDEPENDENCE PARTNER AGENCIES

ALBANY COUNTY

ALBANY COUNTY RURAL HOUSING ALLIANCE, INC. (ACRHA)
24 Martin Road, Voorheesville, NY 12186
(518) 765-2425

AFFORDABLE HOUSING PARTNERSHIP
255 Orange Street, Albany, NY 12210
(518) 434-1730

ALLEGANY COUNTY

ACCORD CORPORATION

84 Schuyler Street, Belmont, NY 14813
(585) 268-7605 Ext. 1022

BRONX COUNTY

NOS QUEDAMOS

754 Melrose Avenue, Bronx, NY 10451
(718) 585-2323

BROOME COUNTY

OPPORTUNITIES FOR CHENANGO, INC. D.B.A. QUARANTA HOUSING SERVICES
44 West Main Street, Norwich, NY 13815
(607) 336-2101 Ext. 125

METRO INTERFAITH SERVICES

21 New Street, Binghamton, NY 13903
(607) 723-0723

CATTARAUGUS COUNTY

NEIGHBORWORKS HOME RESOURCES
209 N. Union Street, Olean, NY 14760
(718) 373-4120

CAYUGA COUNTY

ITHACA NEIGHBORHOOD HOUSING SERVICES
115 W. Clinton Street, Ithaca, NY 14850
(607) 277-4500

CHAUTAUQUA COUNTY

CHAUTAUQUA HOME REHABILITATION AND IMPROVEMENT CORP. (CHRIC)
2 Academy Street, Mayville NY 14757
(716) 753-4650

CHEMUNG COUNTY

TRI-COUNTY HOUSING COUNCIL
143 Hibbard Road, Big Flats, NY 14814
(607) 562-3856

ITHACA NEIGHBORHOOD HOUSING SERVICES

115 W. Clinton Street, Ithaca, NY 14850
(607) 277-4500

CHENANGO COUNTY

OPPORTUNITIES FOR CHENANGO, INC. D.B.A. QUARANTA HOUSING SERVICES
44 West Main Street, Norwich, NY 13815
(607) 336-2101 Ext. 125

CLINTON COUNTY

HOUSING ASSISTANCE PROGRAM OF ESSEX COUNTY, INC. (HAPEC)
103 Hand Avenue, Elizabethtown, NY 12932
(518) 873-6888

ST. LAWRENCE CO. HOUSING COUNCIL, INC.

19 Main Street, Canton, NY 13617
(315) 386-8576

COLUMBIA COUNTY

HOUSING RESOURCES OF COLUMBIA CO.
252 Columbia Street, Hudson, NY 12534
(518) 822-0707

CORTLAND COUNTY

ITHACA NEIGHBORHOOD HOUSING SERVICES
115 W. Clinton Street, Ithaca, NY 14850
(607) 277-4500

DELAWARE COUNTY

DELAWARE OPPORTUNITIES, INC.
35430 State Highway 10, Hamden, NY 13782
(607) 746-1650

DUTCHESS COUNTY

PATHSTONE CORP. (NEWBURGH COMMUNITY IMPROVEMENT CORP.)
36 Chambers Street, Newburgh, NY 12550
(845) 569-0770 Ext. 12

HUDSON RIVER HOUSING

291 Mill Street, Poughkeepsie, NY 12601
(845) 454-9288

ERIE COUNTY

HOMEFRONT, INC.

560 Delaware Ave., Suite 101, Buffalo, NY 14202
(716) 856-2952

WEST SIDE NEIGHBORHOOD HOUSING SERVICES, INC.

359 Connecticut Street, Buffalo, NY 14213
(716) 885-2346

ESSEX COUNTY

HOUSING ASSISTANCE PROGRAM OF ESSEX COUNTY, INC. (HAPEC)
103 Hand Avenue, Elizabethtown, NY 12932
(518) 873-6888

HOMEFRONT DEVELOPMENT CORP.

568 Lower Allen Street, Hudson Falls, NY 12839
(518) 747-8250 Ext. 2

FRANKLIN COUNTY

ST. LAWRENCE CO. HOUSING COUNCIL, INC.
19 Main Street, Canton, NY 13617
(315) 386-8576

FULTON COUNTY

SCHOHARIE CO. RURAL PRESERVATION CORP.
349 Mineral Springs Road, Cobleskill, NY 12043
(518) 234-7604

GENESEE COUNTY

PATHSTONE CORP. (RURAL OPPORTUNITIES, INC.)

400 East Avenue, Rochester, NY 14607
(585) 340-3315

GREENE COUNTY

CATSKILL MOUNTAIN HOUSING DEVELOPMENT CORPORATION

448 Main Street, Catskill, NY 12414
(518) 943-6700

HAMILTON COUNTY

HOMEFRONT DEVELOPMENT CORP.
568 Lower Allen Street, Hudson Falls, NY 12839
(518) 747-8250 Ext. 2

HERKIMER COUNTY

UTICA NHS NEIGHBORWORKS HOMEOWNERSHIP CENTER

1611 Genesee Street, Utica, NY 13501
(315) 724-4197

JEFFERSON COUNTY

NEIGHBORS OF WATERTOWN, INC.
112 Franklin Street, Watertown, NY 13601
(315) 782-8497

KINGS COUNTY

LOCAL DEVELOPMENT CORP. OF CROWN HEIGHTS
230 Kingston Avenue, Brooklyn, NY 11213
(718) 467-8800, (716) 604-0020

LEWIS COUNTY

NEIGHBORS OF WATERTOWN, INC.
112 Franklin Street, Watertown, NY 13601
(315) 782-8497

LIVINGSTON COUNTY

GENESEE VALLEY RURAL PRESERVATION
5861 Groveland Station Rd., Mt. Morris, NY 14510
(585) 658-4860

MADISON COUNTY

COMMUNITY ACTION PARTNERSHIP

3 East Main Street, Morrisville, NY 13408
(315) 684-3144

UTICA NHS NEIGHBORWORKS HOMEOWNERSHIP CENTER

1611 Genesee Street, Utica, NY 13501
(315) 724-4197

MONROE COUNTY

MARKETVIEW HEIGHTS ASSOCIATION

308 North Street, Rochester, NY 14605
(585) 423-1540

NEIGHBORWORKS ROCHESTER

570 South Avenue, Rochester, NY 14620
(585) 325-4170

PATHSTONE CORP. (RURAL OPPORTUNITIES, INC.)

400 East Avenue, Rochester, NY 14607
(585) 340-3315

PROVIDENCE HOUSING DEVELOPMENT CORP.

1136 Buffalo Road, Rochester, NY 14624
(585) 328-3228

MONTGOMERY COUNTY

SCHOHARIE CO. RURAL PRESERVATION CORP.

349 Mineral Springs Road, Cobleskill, NY 12043
(518) 234-7604

NASSAU COUNTY

LONG ISLAND HOUSING PARTNERSHIP INC.

180 Oser Ave., Suite 800, Hauppauge, NY 11788
(631) 435-4710 Ext. 327

NASSAU CO. ECONOMIC DEVELOPMENT, OFFICE OF HOUSING & HOMELESS SERVICES

40 Main St., 1st Fl., Ste B, Hempstead, NY 11550
(516) 572-0824

NEW YORK COUNTY

NEIGHBORHOOD HOUSING SERVICES OF NYC

306 West 37th St., 12th Fl., New York, NY 10018
(212) 519-2517

NIAGARA COUNTY

NIAGARA FALLS NEIGHBORHOOD HOUSING SERVICES, INC.

479 16th Street, Niagara Falls, NY 14303
(716) 285-7778

2009 AFI INCOME ELIGIBILITY GUIDELINES

FAMILY SIZE	Income Must be < 200% of Federal Poverty Line	OR	Federal Earned Income Tax Credit (EITC)	Earned Income & Adjusted Gross Income Must Each be Less than:
			FAMILY SIZE	
1	\$21,660	OR	Single w/ 0 Qualifying Children	\$13,440
2	\$29,140		Single w/ 1 Qualifying Child	\$35,463
3	\$36,620		Single w/ 2 or more Qualifying Children	\$40,295
4	\$44,100		Married w/ 0 Qualifying Children	\$16,560
5	\$51,580		Married w/ 1 Qualifying Child	\$38,583
6	\$59,060		Married w/ 2 or more Qualifying Children	\$43,415
7	\$66,540			
8	\$74,020			
Each additional member add:	\$7,480	(AND)		
<\$10,000 In Net Assets at Time of Enrollment (excluding one automobile)				