



City of Schenectady

Homeowner Resources



Program	What It Does	Who It Helps	How To Access
NYS Historic Tax Credits	Provides up to a 40% tax credit for investors, and up to a 20% tax credit for owner-occupants, on eligible historic properties for qualifying rehabilitation work.	Owners of eligible historic properties.	Contact the State Historic Preservation Office to see if your property qualifies and for application information at (518) 237-8643
Schenectady Lead Safe Housing Grant	Provides grant funding to address lead hazards in eligible residential properties which may include new windows, siding and/or doors.	Owner occupants, or investors with tenants, that have children under the age of six and are below 80% of Area Median Income.	Contact the Schenectady Lead Safe Housing Program at (518)386-2824.
NYS Dept. of Tax & Finance RP-421f Tax Exemption	Partially exempts owners of one & two-family residential properties from taxation on the increase in assessed value attributable to reconstruction, alteration, or improvements made.	Owners of one & two-family residential properties.	Contact the City of Schenectady Assessor's Office, City Hall, Room 8 or at (518)382-5075.
NYS Dept. of Tax & Finance RP-444a Tax Exemption	Authorizes a partial exemption from real property taxation for the alteration or rehabilitation of historic property	Owners of property within a locally designated historic district, or that has been individually designated as a local historic structure.	Contact the City of Schenectady Assessor's Office, City Hall, Room 8 or at (518)382-5075.
Ramp Up	Assistance making homes wheel chair accessible	Low income Homes owners & residents in need of wheel chair ramps	Habitat for Humanity Schenectady habitat.org (518) 395-3412 ext.108
Home & RESTORE Grant	Better Community Neighborhoods INC (BCNI) Provides grants to assist low to moderate income families rehabilitate their existing home.	Home owners in need of assistance rehabilitating their existing property.	Better Community Neighborhoods Incorporated (BCNI) http://bcnihousing.org/ Phone: (518) 372-7616
Foreclosure Counseling Services	Better Community Neighborhoods INC (BCNI) offers counseling and resources for those in danger of foreclosure.	Any Home Owner with experiencing financial hardships should engage with a counselor as early as possible.	Better Community Neighborhoods Incorporated (BCNI) http://bcnihousing.org/ Phone: (518) 372-7616
Green & Healthy Homes Initiative	Supports the health and wellbeing of 1-4 family homes in the capital district. Through energy efficiency, weatherization and similar programs	Home Owners in different income brackets	Kathleen Langton klangton@ahphome.org