

New York State Homes and Community Renewal

**Notice of Funding Availability  
(NOFA)**

**Resilient Retrofits – Round 3**



**Homes and  
Community Renewal**

**Office of Resilient Homes  
and Communities**

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## Purpose

New York State [Resilient Homes and Communities](#) (“RHC”) as part of [New York State Homes and Community Renewal](#) (“HCR”) invites eligible applicants to apply to administer the Climate Change Mitigation and Adaptation Retrofit Program (“Resilient Retrofits”). The Resilient Retrofits program is a half construction loan and half grant program that awards low-to-middle income homeowners up to \$50,000 to help make repairs and upgrades to their homes that increase resiliency in the event of flooding and other weather-related disasters.

Through this Notice of Funding Availability (“NOFA”), RHC plans to make up to five million (\$5,000,000) available to eligible applicants for the distribution and administration of program funds.

Applications must be submitted via email to [NOFA\\_Applications@hcr.ny.gov](mailto:NOFA_Applications@hcr.ny.gov) no later than **5:00 PM (EST) on February 20<sup>th</sup>, 2026**. The initial grant to the Awardee will be for two (2) years, with the potential for an extension depending on the availability of funds and at the discretion of RHC staff.

## Background

In 2023, RHC launched a \$10 million pilot program to provide homeowners across New York State with access to grants and loans to make pro-active resiliency improvements to their homes. The goal of the program was to ensure that homeowners are more likely to avoid displacement in the aftermath of a weather event thanks to these fortification and resiliency improvements.

In 2024, RHC awarded an additional \$17 million and expanded the number of program administrators of the program. As a result, the Resilient Retrofits program has committed awards to over 500 homeowners.

## Program Overview

In Round-3 of the Resilient Retrofits program, RHC aims to expand the capacity of the program to enable more New York homeowners to make their homes more resilient. Under this NOFA, HCR is making up to **\$5,000,000** in grant funding available to qualified local program administrators.

### **RHC anticipates awarding up to five (5) program administrators (“Awardees”).**

Awardees will provide a combination of construction loans and forgivable grants to low- and middle- income single-family homeowners whose homes have or are likely to sustain flood damage or impacts from extreme weather events, i.e. heavy rainfall, flash floods etc.. Homeowners who qualify under this program may apply a portion of awarded funds to decrease their greenhouse gas emission consumption by improving the energy efficiency of the home and/or electrification of the home’s heating and cooling systems in conjunction with implementing flood resilient measures.

Eligible scopes of work under this program may include but are not limited to closing off living-space below the base-flood elevation (BFE), installing flood vents and back-water valves, adding better insulation to the envelope of the home, installing energy efficient fixtures and appliances, and replacing aged, fossil fuel combustion heating and cooling systems with electric cold climate heat pumps. Onsite generation paired with these measures, such as solar panels or battery with battery back-up may also be included.

Program administrators are required to conduct homeowner outreach, loan underwriting, loan origination, loan servicing, grant administration, construction management, and program management. Applicants selected under this NOFA may sub-contract or partner with other entities to successfully administer the program.

### Eligible Applicants

Eligible applicants for Resilient Retrofits must be non-profit **Community Development Financial Institutions** (“CDFI’s”) or lending institutions licensed by the New York State Department of Financial Services. **Current program administrators participating in the Resilient Retrofits program are not eligible to apply under this round of funding.**

Respondents under this NOFA must propose and demonstrate capacity to serve a specific geographic area within NY State and provide evidence that they:

- (1) Have significant experience in underwriting, originating, and servicing small balance loans and/or grants.
- (2) Have experience with assisting homeowners with home improvements, and has or can hire, construction management services to oversee contract scopes and project completion.
- (3) Have, or can hire, experience in reviewing scopes of work on single family homes related to resiliency and energy efficiency retrofitting. Applicants with experience in home energy auditing will be positively weighted.
- (4) Have a plan to identify a sufficient number of single-family homeowners who would benefit from flood mitigation, energy efficiency, and/or energy electrification retrofits to their homes (“Program Participants”) within a specified geography.
- (5) Have a plan to subcontract with other housing counseling and/or community-based organizations who have a presence in flood-prone communities. These organizations should have expressed an interest in conducting outreach to potential Program Participants and providing case management and/or housing counseling to Program Participants.

### Eligible Activities

Applicants selected by RHC to administer Resilient Retrofits (the “Awardee”) will be expected to administer the program in accordance with the Resilient Retrofits program [Term Sheet](#). Awardees may work with RHC program staff to create a work plan, which may include, but is not limited to:

- Underwriting, originating, and servicing construction loans and grants to eligible Program Participants.
- Hiring partner organizations and professional services, including engineers to conduct on-site assessments of the flood risk of the homes and provide a written report giving recommendations for home improvements, as well as energy auditors to conduct on-site energy assessments of the homes, both before and after retrofits.
- Building or leveraging existing relationships with local, county, regional, and state officials, as well as civic and homeowner associations, to identify potential Program Participants in flood prone communities.

- Conducting meetings with Program Participants to gather applications and supporting documentation such as proof of ownership, local flood zone information, and income documentation.
- Assisting Program Participants in hiring building contractors to perform the home improvement work.
- Assisting Program Participants in accessing homeownership counseling and understanding their financing options on an as needed basis.
- Managing and providing oversight for the construction scopes and change orders.
- Providing program status updates and feedback to RHC staff to guide the program development and assess its success, including regular financial reporting in respect to portfolio performance.

### Ineligible Activities

Funds cannot be used to cover the cost of preparing a grant application.

### Eligible Costs

Under this program, loans to homeowners will carry a 3% interest rate which is intended to cover both loan origination and servicing fees. Awardees under this program will be required to service the loans for the full term, which may be up to 10 years.

Applicants are required to provide a program budget in their application.

Proposed budgets should consider:

- Loan/grant proceeds must make up 90% of the overall budget requested by the applicant. RHC staff may determine that the repayment of loans should be recycled to assist more eligible Program Participants or repaid to the RHC.
- Up to ten percent (10%) of the budget requested can be for start-up program delivery costs, including:
  - o Time and materials for program management and administration.
  - o Case management and housing counseling costs.
  - o Professional service costs such as engineer, design, auditing, and construction management services.
  - o Marketing and outreach expenses.

Disbursement schedules will be determined by RHC staff prior to the execution of a program Grant Agreement.

### Proposal Costs and Materials

RHC will not be held liable for any cost incurred by the applicant for work performed in the preparation, production, or submission of a proposal in response to this NOFA. All proposal materials and information submitted as part of the application shall become the property of RHC. No materials, curricula, media or other content will be returned to the applicant.

## Evaluation and Selection Criteria

Applicant proposals will be examined for completeness and eligibility. Incomplete proposals and those that do not meet eligibility requirements may be rejected as ineligible. Complete proposals and those that meet eligibility requirements will be reviewed and rated. The maximum rating is 100 points.

The following evaluation criteria will apply in scoring each application.

1. **Organizational Background and Experience (maximum 20 points):**

Measures the overall functionality of the organization and its relevance to the work that would be performed under the grant, if awarded. Organizations who have, or can hire, expertise in construction management, particularly as it relates to flood mitigation and energy efficiency retrofits as well as the installation of electric heat pumps are preferred. Relevant experience in flood-plain management and energy efficiency/electrification of single- family homes is also preferred.

2. **Ability to Staff and Administer Grant (maximum 30 points):**

Measures the ability of the organization to dedicate staff and resources towards the administration of the grant, if awarded. Proposals that identify the geographic region they have competency to cover and demonstrate an ability to hire staff or allocate current staff time towards administering the grant, if awarded, as well as sub-contracting with a qualified engineer firm are preferred.

3. **Organizational Capacity & Readiness to Proceed (maximum 30 points):**

Measures the extent to which the applicant has organized the proposal and assembled enough resources to complete the project within the defined geographic scope and demonstrates the ability to achieve the goals and objectives of the program in a manner that is timely, effective and on-budget. Proposals that document adequate organizational structures, identifying staff, and procedures to implement the proposed project without delay will receive high scores.

4. **Ability to Generate Demand (maximum 20 points):**

Organizations that demonstrate an ability to identify Program Participants are preferred. Organizations that can demonstrate an interest from local organizations and/or local governments that are willing to provide outreach and case management support are preferred. Organizations who include marketing and outreach proposals in their application are preferred.

## Submission Guidelines:

Please apply using the [Resilient Retrofit Application Form](#) which can be found on our website. Attach the application form, along with additional attachments requested, and submit it to [NOFA\\_Applications@hcr.ny.gov](mailto:NOFA_Applications@hcr.ny.gov) by the stated deadline. All completed applications will be reviewed and scored.

## Information Webinar

An information will be held on **Thursday, January 22<sup>nd</sup>, 2026, at 10:00 AM** to discuss the terms of the NOFA. Please use the following link to register for the webinar:

<https://meetny.gov.webex.com/weblink/register/r5a4ab572f8236451bfd7580945444ac6>

**Application and Award Timeline**

Issuance of NOFA	Wednesday, December 17 <sup>th</sup> , 2025
Information Webinar	Thursday, January 22 <sup>nd</sup> , 2026, at 10:00 AM
Deadline for Submission of Proposals	Friday, February 20 <sup>th</sup> , 2026
Revised Proposal Period and Interview(s) (if needed)	February 23 <sup>rd</sup> – 27 <sup>th</sup> , 2026
Anticipated Preliminary Award Selection (award(s) will be contingent on HTFC Board approval, which will occur after this date)	March 2026

RHC further reserves the right to:

- Waive any requirement contained in this NOFA or revise the terms or schedules or extend this NOFA at their discretion.
- Communicate with an applicant for the purpose of addressing clerical and mathematical errors in applications.
- Not to issue an award or contract to any applicant if it has been determined that the applicant is not in compliance with existing contracts and has not taken satisfactory steps to remedy such non-compliance. Activities that commence prior to contract execution and environmental review will not be eligible for reimbursement.
- Award all, more than identified, a portion of, or none of the available funds based upon funding availability, feasibility of the applications received, the competitiveness of the applications, an applicant's ability to meet RHC criteria for funding, the applicant's ability to advance the State's housing goals, and RHC's assessment of cost reasonableness. RHC reserves the right to award all, a portion of, or none of the application's requested amount, and further reserves the right to review an application requesting funds as an application for funding under other programs for which the proposed activity is eligible, and to change or disallow aspects of the applications received.
- Change or disallow aspects of the applications received and may make such changes an expressed condition of its commitment to provide funding for proposed activities. Award of funds does not confirm eligibility of all activities included in an application proposal.

Notification of changes in connection with this NOFA will be posted and made available to all interested parties via <https://hcr.ny.gov/funding-opportunities>

**Award Recommendations and HTFC Board Approval**

Awards are recommended based on available funding, proposal quality and project feasibility as determined by the review and rating of an application. The evaluation and selection criteria are detailed in the NOFA. Recommendations are advanced to the Housing Trust Fund Corporation (“HTFC”) Board for consideration and

the Resilient Retrofits award must be approved by the HTFC Board prior to the execution of a grant agreement.

### Application Status and Notification

Applicants will receive one of the notifications below in response to their application:

- *Incomplete:* Application presents potentially eligible project but provides insufficient information. Applicants will be provided with an opportunity to submit additional documentation.
- *Non-Award Notification:* Application presents an incomplete, non-competitive, not viable project and will not receive an award under this NOFA.
- *Preliminary Award Notification:* Application presents a complete, eligible, competitive and feasible project. The project has been recommended to and approved by HTFC Board of Directors for funding.

### Program Grant Agreements

The Awardee may be asked to revise parts of their proposal prior to entering into a program grant agreement. After any required revisions are submitted and approved, a final program grant agreement will be executed. The program grant agreement will require that Awardees expend all funds and meet all program goals within a two-year (2) term with the possibility for an extension, at the discretion of RHC staff.

An applicant should not apply if the project will not begin within a reasonable time after receiving an executed grant agreement or will not be able to complete the project within the term. Funds remaining at the end of the term are subject to de-obligation and reallocation.

### Equal Employment Opportunity/Minority and Women Owned Business and Affirmative Action

Under Article 15A of the New York State Executive Law and Article 3 of the NYS Veterans Law, all award recipients and their contractors are required to comply with the equal employment opportunity provisions of Section 312 of that Article. Also, all contractors and awardees are required to make affirmative efforts to ensure that New York State Certified Minority and Women- Owned Business Enterprises are afforded opportunities for meaningful participation in projects funded by RHC pursuant to Section 313 of the Article.

### Questions

Any questions regarding this NOFA or the application process should be directed to:

[NOFA\\_applications@hcr.ny.gov](mailto:applications@hcr.ny.gov) [mailto:NOFA\\_Applications@nyshcr.org](mailto:NOFA_Applications@nyshcr.org)