



Troy Community Land Bank 2026 Repair Program

Are you a homeowner in Troy dealing with major repairs?

The Troy Community Land Bank Repair Program provides funding to help stabilize and preserve homes by addressing critical issues like safety hazards, code violations, and failing systems to eligible homeowners, subject to review and availability.

What the Program Covers

Funding is focused on repairs that keep homes safe and habitable:

- Roof repairs and replacements
- Structural and foundation repairs
- Heating systems and major utilities
- Code violations and life safety issues
- Exterior repairs tied to safety and accessibility

Priority is given to projects that address safety, code compliance, and long-term stability

Who is Eligible

- Owner of primary residence that is a 1-to-4-unit residential property located in the City of Troy
- Household income at or below 120 percent of Area Median Income
- Homeowners who are current on their taxes
- Homeowners who have homeowners' insurance

Do You Qualify?

To be eligible for this program, your total household income must be **below** the amount listed for your household size.

Household Size	1	2	3	4	5	6+
Maximum Income to Qualify	\$97,560	- \$111,480	- \$125,400	- \$139,320	- \$150,480	- \$161,640

If your household income is at or above these amounts, you do not qualify for this program.

Household Definition

Household means all individuals who occupy the owner-occupied unit as their primary residence and function as a single-family unit. This includes spouses, partners, children, and other dependents. Individuals who are paying rent for a room or portion of the property and do not function as part of the owner's family unit shall not be considered part of the household for income eligibility purposes.



What to Expect

- The Land Bank works with you to define the scope of work
- Contractors are selected through a competitive process
- Work is completed under a formal agreement
- The Land Bank oversees construction and pays contractors directly

Important Notes

- This program is for critical repairs, not cosmetic upgrades
- All work must be approved before it begins
- Applicants must provide income and property documentation

Get Started

The first step is a quick screening to see if your project may qualify.

Call: 518 279 6631 x3 or email to brad.lewis@troycommunitylandbank.org

Visit: www.troycommunitylandbank.org/repair-program