

Tioga Opportunities, Inc. (TOI) is an anti-poverty Community Action Agency that has served residents of Tioga County since 1965.

TOI creates partnerships that strengthen communities while empowering individuals and families to achieve independence and enrich their quality of life.



**For more information and applications, contact:  
Tioga Opportunities, Inc.,  
1023 State Route 38, Owego, NY 13827**

[http://](http://www.tiogaopp.org) Visit Our Website  
[www.tiogaopp.org](http://www.tiogaopp.org)

Call us at  
607-687-0707  
TDD: 607-687-5905

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# HOUSING SERVICES

SAFE, AFFORDABLE HOUSING



# Discover the comfort, affordability, and sense of community that Tioga Opportunities Inc. has to offer.

Our apartments provide residents with well-maintained, quality living spaces that prioritize both comfort and affordability. Each apartment is thoughtfully designed to maximize space and functionality, offering the perfect blend of privacy and community living.

## Special features and recently updated modern amenities include:

- Locally owned and operated
- Secure online rental payment option
- Safe & secure controlled entry buildings with updated security systems
- Spacious 1 & 2 bedroom apartments located in Owego, Nichols, & Waverly, New York
- Within minutes of shopping, banking, restaurants, and access to major highways
- Smoke free & pet friendly
- On-site laundry & parking
- Elevators within building
- Inside mailboxes
- Modern appliances



TOI provides safe, affordable, quality housing options for residents ages 62+ and people with disabilities ages 18+. You'll love coming home to our beautiful 1 and 2 bedroom apartments.

Living in TOI's affordable housing units means becoming part of a supportive and caring community. Our dedicated staff are here to ensure that you feel valued, respected, and supported.



Scan the code for our online photo gallery and applications!



Tioga Opportunities, Inc.

Contact us today to schedule a tour and see all we have to offer.

607-687-0707 • [housing@tiogaopp.org](mailto:housing@tiogaopp.org)

Assistance may be available to residents for rent and utilities. \*Income guidelines are subject to change yearly.