

How can the program help me?

The Housing Rehabilitation Loan Program allows low- and moderate- income home owners to make essential repairs now, and at affordable costs.

The Program takes the worry out of home repairs because our experienced staff is available to advise you at no cost!

Who Can Participate?

- ♦ The property must be located within one of the participating communities listed and shown in the map to the right.
- ♦ The property must be an owner-occupied, one- or two- family house.
- ♦ The household must have adequate hazard insurance, and, where applicable, flood insurance.
- ♦ The gross annual household income, which is based on household size, must not exceed the following income figures:

Number of Persons in Owner Household	Maximum Income
1	\$44,240
2	\$50,560
3	\$56,880
4	\$63,120
5	\$68,240
6	\$73,280
7	\$78,320
8 or more	\$83,360

Income limits are adjusted annually by HUD.

Eligible Areas

Residents of the following communities may be considered for assistance:

VILLAGES

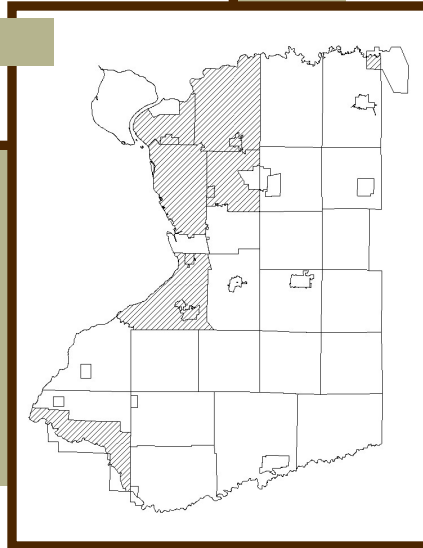
Alden	Gowanda
Akron	Lancaster
Angola	North Collins
Depew	Orchard Park
East Aurora	Springville
Farnham	

TOWNS

Alden	Grand Island
Aurora	Holland
Boston	Lancaster
Brant	Marilla
Clarence	Newstead
Colden	North Collins
Collins	Orchard Park
Concord	Sardinia
Eden	Wales
Elma	West Seneca
Evans	

CITIES

Lackawanna
Tonawanda



What repairs are eligible?

Typical work items include roofing, energy conservation, siding repair and/or replacement, and upgrading of mechanical systems such as plumbing, heating, and electric.

Essential handicapped accessibility work is also eligible.

Lead Paint - Houses constructed prior to 1978 must undergo assessment for the presence of lead-based paint hazards. Any hazards found must be reduced to appropriate federal standards as part of the rehabilitation work.

How does the program work?

Competitive bidding is required from contractors to assure a fair price for work to be done.

Homeowners will select their own contractor.

The County trained housing staff will inspect the work that is being done.

What form of financial assistance is available?

Financial assistance is provided in the form of a deferred loan:

Repayment is deferred for low-income households.

The loan must be repaid upon sale or transfer in ownership of the house

Deferred loans are issued at a fixed interest rate of 0%.