


FOR MORE INFORMATION:

 (716) 858-8390

or

 <http://www.erie.gov/housingintake>

Sponsored by:

Erie County Department of Environment  
& Planning

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Erie County Department of Environment and Planning  
Community Development Block Grant Program  
Edward A. Rath County Office Building  
95 Franklin Street, 10th Floor  
Buffalo, New York, 14202



# ERIE COUNTY HOUSING REHABILITATION LOAN PROGRAM



## 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 cost.

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	\$56,560
2	\$64,640
3	\$72,720
4	\$80,800
5	\$87,280
6	\$93,760
7	\$100,240
8 or more	\$106,720

## ELIGIBLE AREAS

Residents of the following communities may be considered for assistance:

### VILLAGES

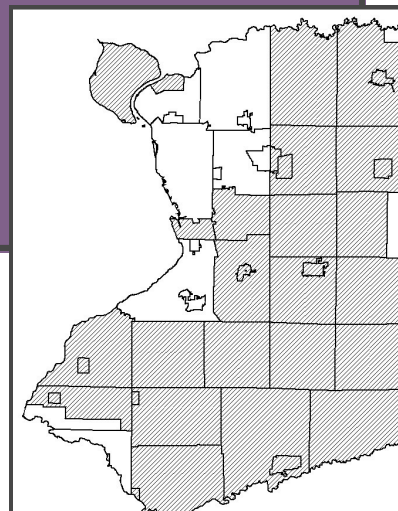
Alden  
Akron  
Angola  
Depew  
East Aurora  
Farnham  
Gowanda  
Lancaster  
North Collins  
Orchard Park  
Springville

### TOWNS

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

### 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 assume 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 to low-income households.
- The loan must be repaid upon sale or transfer in ownership.
- Deferred loans are issued at a fixed interest rate of 0%.