For More Information...

Call :

(716) 858-8390

Or write to:

Erie County Department of Environment and Planning
Office of Community Development
Attention: Matthew Fisher
Edward A. Rath County Office Building
95 Franklin Street, Room 1053
Buffalo, New York 14202

Funded by:
United States
Department of Housing
and Urban Development
(HUD)

Equal Housing Opportunity

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

Sponsored by:

Erie County Department of
Environment and Planning

Mark C. Poloncarz
County Executive

Thomas R. Hersey, Jr.
Commissioner

Funded by:

United States Department of
Housing and Urban Development

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	$37,760
2	$43,120
3	$48,480
4	$53,840
5	$58,160
6	$62,480
7	$66,800
8 or more	$71,120

Income limits are adjusted annually by HUD.

Eligible Areas

Residents of the following communities may be considered for assistance:

Villages

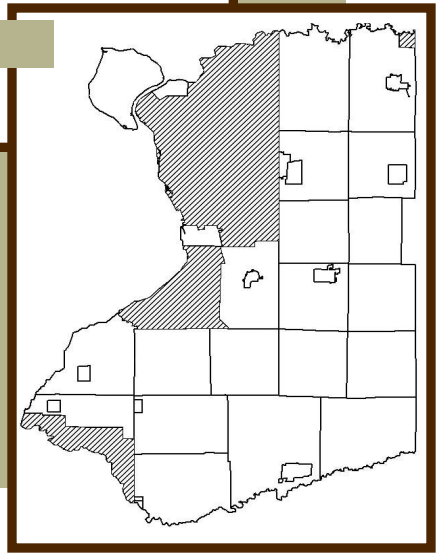
Alden
Akron
Angola
Depew
East Aurora
Farnham
Gowanda
Lancaster
North Collins
Orchard Park
Springville

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 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%.