



# Residential Rehabilitation Program

Office of Planning and Development

(716) 871-8847 ext. 3

## Program Description:

Income eligible homeowners in the Town of Tonawanda may be eligible for a **0% interest, deferred payment loan** program. This loan program provides qualified applicants with funding for needed housing repairs. Eligible work items include things such as your foundation wall, roof, siding, windows, heating system, and electrical system. The program may not be used for room additions or luxury items.

A housing repair loan is secured on your property through a mortgage filed in the Erie County Clerk's Office. The loan does not have to be paid back until the homeowner passes away, property title transfers (house is sold or people are added/removed from deed), homeowner obtains a home equity loan or line of credit, homeowner refinances their mortgage for additional amount or if it ceases to be the homeowners' principal residence.



## Some Eligibility Criteria Include:

- You must be below income limits (see the next page for more information).
- Taxes must be current on your property.
- You must have adequate equity in your home to secure the loan.
- If you have a mortgage, payments must be current.
- You must have owned the house for at least two years.

For more information and details, resident homeowners in the Town of Tonawanda who wish to participate in the 0% interest, deferred payment loan program or desire further information should call Noelle Russell at (716) 871-8847 ext. 3 or send an email to [nrussell@tonawanda.ny.us](mailto:nrussell@tonawanda.ny.us).

The Town of Tonawanda does not discriminate on the basis of race, color, religion, sex, national origin, age, marital status, disability, military status, the presence of children, sexual orientation, source of income, gender identification, or immigration and citizenship status in determining admission to the housing programs we administer.



This program is funded by the U.S. Dept. of Housing & Urban Development.

## How The Program Works:

| Family Size | Income Limit |
|-------------|--------------|
| 1 Person    | \$49,150     |
| 2-Person    | \$56,150     |
| 3-Person    | \$63,150     |
| 4-Person    | \$70,150     |
| 5-Person    | \$75,800     |
| 6-Person    | \$81,400     |

### Program Qualification Phase

During the program qualification phase, ownership, residency and income are verified. Your annual gross income and benefits for all family / household members must not exceed the following limits for your household size (income limits effective June 15, 2022):

### Property Review Phase

You may make permanent improvements that cannot be removed from your property and which are started after you receive approval for a loan. Home repairs may include: Replacing of plumbing, electrical, heating, roofing systems, installing insulation, siding, and foundation deficiencies.

The Town's Community Development Code Enforcement Officer will perform an inspection of your property and prepare a detailed work write-up/specifications, which you will use to obtain bids for the home repair work.

### Lead-Based Paint Phase

Effective September 15, 2000, the Department of Housing and Urban Development (HUD) invoked new lead-based paint (LBP) regulations. During the inspector's visit, he will explain to you that a risk assessment will be performed by a contractor hired and paid for by the Town. The risk assessment will reveal if there are any lead hazards in your home, and if so, the interim controls or abatement measures required to meet EPA standards. Interim controls or abatement are paid for by the homeowner.

### Bid Phase

You will be asked to select at least three contractors from the Town's qualified contractors list to solicit bids from. Using the work write-up / specifications bid forms prepared by the Town's Community Development Code Enforcement Officer, the Community Development Office will solicit estimates from your chosen contractors for the home repair work. The lowest responsible bidder will be awarded a contract.

### Home Improvement Phase

When you sign the all of the necessary contracts, the Community Development Office will notify the contractor that the home repair work may begin. The inspector will inspect the repair work at appropriate intervals to make sure the work is being performed in accordance with the work write-up / specifications. When the work is completed, and when you are satisfied, you will sign a final inspection form. Then, a check will be issued to the contractor.