



Dear Resident:

The Town's Community Development Program is offering Housing Rehabilitation loans up to \$20,000.00 covering the cost of necessary home repairs to homeowners with qualifying incomes.

This is a long term, interest-free, deferred payment loan. You need not make any payments towards this loan until your home is sold, transferred in title, refinanced (home equity, mortgage, etc.), or no longer occupied as your primary residence. Under any of those circumstances, the loan will have to be repaid in full.

If, after reviewing the following information, you think you may be interested in participating in the program, or have any questions about how the program works, please call the Community Development staff at 631-7082 between 9:00 a.m. and 5:00 p.m., Monday through Friday.

Very truly yours,

Rachel Boerschig

Community Development Staff

Laurie Stillwell
Jeffrey Klein
Susan Fitzpatrick
Rachel Boerschig

Revised 01/2020

TOWN OF AMHERST
HOUSING REHABILITATION PROGRAM
FACT SHEET

PURPOSE

- To provide financial assistance to income-eligible homeowners for completing necessary home repairs.
- This is a long term, deferred payment, interest-free loan. You need not make any payments towards this loan until your home is sold, transferred, refinanced, or no longer occupied as the primary residence. Under any of those circumstances, the loan will have to be repaid.

ELIGIBILITY

1. The property must be an owner-occupied, one or a two-family dwelling located in the Town of Amherst or in the Village of Williamsville.
2. Homeowner must be owner of record with the Erie County Clerk's office a minimum of 2 years prior to rehabilitation application being accepted.
3. Property taxes and mortgage payments must be current.
(Unable to assist homeowners with reverse mortgages.)
4. Verification of household income must be supplied.
To qualify, you must meet the income guidelines below:

Annual Household Income for a Loan to Cover the Cost of Repairs*

Household		Household	
<u>Size</u>	<u>Income</u>	<u>Size</u>	<u>Income</u>
1	\$43,500	5	\$67,100
2	\$49,700	6	\$72,050
3	\$55,900	7	\$77,050
4	\$62,100	8	\$82,000

PROGRAM GUIDELINES

1. The loan limit for a household is up to \$20,000.00 *(as long as equity available is equal to amount loaned)* for necessary repairs.
2. All rehabilitation work must be done in accordance with a work and specifications write-up prepared by the program's Building Inspector.
3. A standard contract and lien agreement will be required for all work performed under this program. The contract and lien will be provided by the Town of Amherst Community Development Program.

**TOWN OF AMHERST
HOUSING REHABILITATION PROGRAM
PROGRAM GUIDELINES**

TYPICAL ELIGIBLE REPAIRS

Roof Replacement
Foundation Repairs
Heating System/Hot Water Tanks
Exterior Siding/Painting
Connection of Downspouts to Storm Sewers
Replacement Windows and Doors
Driveways/Aprons
Electrical Repairs
Plumbing Repairs
Attic & Wall Insulation
Gutters Replacement

Please inquire about the eligibility of other repairs

- Luxury Items such as air conditioning (unless replacement or medical necessity), high-end or bay windows, automated or inserted blinds, granite countertops, kitchen cabinets, etc. are only permitted if the additional cost is paid for up front by the homeowner.

APPLICATION

Town of Amherst Planning Department Attn: Community Development Staff
5583 Main Street Williamsville, NY 14221 Telephone: 631-7082
9:00 a.m.-5:00 p.m. Mon.-Fri.
e-mail: rboerschig@amherst.ny.us or visit our website: www.amherst.ny.us & click on
Community Development (keyword: community)

OTHER ASSISTANCE AVAILABLE TO HOMEOWNERS IN ERIE COUNTY:

HEAP (Home Energy Assistance Program) 858-7644 (under 60 yrs.) or 858-7870 (ages 60 & over)

SUPPORTIVE SERVICES (Free insulation) 685-6252

SENIOR OUTREACH SERVICE (Age 60 and over) 636-3070

BELMONT HOUSING RESOURCES (Housing Counseling Services) 884-7791

BUFFALO URBAN LEAGUE (Foreclosure Prevention) 854-7625

TOWN OF AMHERST HOUSING REHABILITATION PROGRAM EMERGENCY CRITERIA

1. Any condition endangering the occupant's health and safety.
2. Heating Systems and Hot Water Tanks
 - a) A report from the utility company is needed stating that the heating system or the hot water tank is inoperable in its present condition, and should be replaced.
3. Plumbing
 - a) An essential plumbing system is inoperable.
 - b) Breakdown in the septic or sewer system.
 - c) Breakdown in or damage caused by an insufficient storm water system.
4. Roof Areas
 - a) House shows evidence of water leakage or roof material is so worn that leakage may be imminent.
5. Electrical
 - a) Exposed electrical wires inside or outside of the house.
 - b) No electricity in essential living quarters.
 - c) Report from the Building Department stating that the electrical system is in a hazardous condition.
6. Excessive damage to living quarters caused by fire, water, wind, snow, etc.
7. Foundation
 - a) Severely collapsing foundation walls or columns.

If you have any questions, please call the Community Development Staff at 631-7082, Monday through Friday, 9:00 a.m. - 5:00 p.m.

TOWN OF AMHERST HOUSING REHABILITATION PROGRAM PROCEDURES OUTLINE

1. When the homeowner's name reaches the top of the waiting list, the homeowner is mailed an application, which needs to be completed and returned to the Community Development office.
2. Verification of income and property ownership is made. Verification that taxes and mortgage payments are up-to date is made.
3. Inspection of property by Building Inspector for necessary and eligible repairs.
4. If the repairs involve touching painted surfaces, lead-based testing will have to be done to your home. The Community Development Program pays for the cost of testing.
5. Preparation of "Work Write-Up and Specifications" by the Building Inspector and agreed upon by Homeowner.
6. Estimates are secured by Homeowner using the "Work Write-Up" provided by the Community Development Staff.
7. Homeowner states Contractor preferred. The selected contractor must have submitted a bid within 10% of the lowest bid obtained by the homeowner. Community Development staff verifies Contractor's insurance coverage.
8. Homeowner executes contract with Contractor of his/her choice after it is approved by staff. **DO NOT SIGN A CONTRACT UNTIL YOU RECEIVE WRITTEN NOTICE TO DO SO.** Contract forms will be provided by the Community Development Staff.
9. Homeowner signs a lien agreement.
10. After proper paperwork is signed, a "Notice and Order to Proceed" will be issued to the Contractor. **PAYMENT WILL NOT BE MADE FOR ANY WORK BEGUN PRIOR TO THE ISSUANCE OF A "PROCEED ORDER".**
11. Contractor obtains necessary permits and begins work.
12. Building Inspector makes inspections during the time the Contractor is working. Partial payments can be made for completed work.
13. Work is completed. Building Inspector makes inspection to verify completed work and makes sure that the homeowner is satisfied.
14. Homeowner is given any guarantees or warranties by the Contractor.
15. The final check to the contractor is issued by the Town.