

City of Rochester Housing Repair Programs

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City Housing Programs Grants/Loans

Housing Program	Description of Program	Eligibility	Applications Available/Work Start time
Lead Hazard Control Program	<ul style="list-style-type: none"> The Lead Hazard Control Program provides financial assistance to eligible property owners to control lead based paint hazards. The funding provided by the City is a deferred loan forgivable after 5 years as long as the owner- occupant maintains the property as their primary residence; landlords cannot sell the property until the term has expired. Applicants are limited to receiving assistance for three properties only. Typical work activities includes: window/door replacement, porch repair/replacement, painting, siding and minor rehabilitation work associated with the lead hazard control work. Owner-Occupants must have a child under age 6. Landlords must contribute a 10% funding match. The City requires that a 5-year mortgage be filed against the property to secure the program funding. 	<ul style="list-style-type: none"> Eligible property owners are owner-occupants with children under the age of 6 or has a visiting child under the age of 6 visiting for at least a minimum of 8 hours per week; Landlords that own a 1-4 unit residential structure located in the city of Rochester built before 1978. For owner-occupants, household income cannot exceed 80% AMI. For rental properties, household income cannot exceed 50% AMI. (see income chart) City and County property taxes must be paid up to date OR a tax agreement must be in place and payments must be up to date. Property cannot be subject to a mortgage or tax foreclosure action. Property owner cannot have received assistance through this program in the past 7 years for the subject property. 	<ul style="list-style-type: none"> Current program is fully enrolled and applications are not being accepted. However, the City intends to apply for additional funding when it becomes available.

Emergency Assistance Repair Program	<ul style="list-style-type: none"> • The Emergency Assistance Repair Program provides financial assistance to eligible owner- occupants for furnace and hot water tanks. • The funding provided by the City is a grant which does not have to be repaid. 	<ul style="list-style-type: none"> • Eligible property owners are owner-occupants that own a 1-2 unit owner-occupied residential structure located in the city of Rochester. • City and County property taxes must be paid up to date OR a tax agreement must be in place and payments must be up to date. • Property cannot be subject to a mortgage or tax foreclosure action. • Household income cannot exceed 80% AMI (see income chart). 	<ul style="list-style-type: none"> • Applications are now being accepted on a first-come, first served basis until all the funding for the program has been spent. • This is an emergency response program. The work will begin within 24-48 hours of application approval depending on the scope of work.
General Rehabilitation Program	<ul style="list-style-type: none"> • The Program provides financial assistance to eligible owner-occupants for home repairs. • The funding provided by the City is a deferred loan forgivable after 5 years as long as the owner-occupant maintain the property as their primary residence. • Typical work activities includes: window/door replacement, porch repair/replacement, painting and siding, • The City requires that a 5-year mortgage be filed against the property to secure the program funding. 	<ul style="list-style-type: none"> • Eligible property owners are single-family owner-occupants that reside in project target areas. • Household income cannot exceed 80% AMI (see income chart). • City and County property taxes must be paid up to date OR a tax agreement must be in place and payments must be up to date. • Property cannot be subject to a mortgage or tax foreclosure action. • Property owner cannot have received assistance through this program in the past 7 years for the subject property. 	<ul style="list-style-type: none"> • Applications are solicited through field surveys and mailings and/or research of code enforcement data.
Owner-Occupant Roofing Program	<ul style="list-style-type: none"> • The Owner-Occupant Roof Program provides assistance to owner-occupants for roof replacement. • A set-aside of 30% of the funding will be made available for senior citizens. 	<ul style="list-style-type: none"> • Eligible property owners are those that own a single-family owner-occupied residential structure. • Household income cannot exceed 80% AMI (see income chart). • City and County property taxes must be paid up to date OR a tax agreement must be in place and payments must be up to date. • Property cannot be subject to a mortgage or tax foreclosure action. • Property owner cannot have received assistance through this program in the past 7 years for the subject property. 	<ul style="list-style-type: none"> • Applications are accepted through a lottery process. We anticipate that our next lottery will take place in late summer or early fall 2019.