

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 |
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| <p>Lead Hazard Control Program</p> | <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"> • Applications are now being accepted on a first-come, first served basis until the funding has been spent. • The lead hazard control work will begin approximately 90 days after application approval, this is dependent on the contractor's ability to begin work and weather conditions. This time frame may be extended during the winter months. • For a downloadable program brochure, visit: www.cityofrochester.gov/leadpaint |

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| <p>Emergency Assistance Repair Program</p> | <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. |
| <p>Window Program</p> | <ul style="list-style-type: none"> • The Window Program provides financial assistance to eligible owner-occupants and Landlords to supply replacement windows. • The City's assistance is available to provide windows up to \$4,999. Property owners are required to pay for the installation cost. | <ul style="list-style-type: none"> • Eligible property owners are owner-occupants or Landlords that own a 1-2 unit residential structure located in the city of Rochester. • 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. | <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 a pilot program. It is expected that work will begin approximately 30 days after application approval. |

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| <p>East Main Mustard Atlantic (EMMA) Housing Repair Program</p> | <ul style="list-style-type: none"> • The EMMA Program provides financial assistance to eligible property owners 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 the EMMA neighborhood bounded by: E. Main St. (north), Atlantic Ave. (south), Palmer St./Couch St. (west), and Culver Rd. (east). • 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 now being accepted on a first-come, first served basis until all the funding for the program has been spent. • The repair work will begin approximately 90 days after application approval, this is dependent on the contractor's ability to begin work and weather conditions. This time frame may be extended during the winter months. |
| <p>Owner-Occupant Roofing Program</p> | <ul style="list-style-type: none"> • The Owner-Occupant Roofing 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 August 2018. |

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| <p>NW Targeted Rehabilitation Program</p> | <ul style="list-style-type: none"> • The Targeted Rehabilitation Program provides financial assistance to eligible property owners 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 the target neighborhood bounded by: Lake View Park (north), Glenwood Ave. (south), Lark St./Linnet St. (west), and Brooklyn St./Pierpont St. (east). • 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 a City-funded housing repair program in this past 7 years for the subject property. | <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. • The repair work will begin approximately 90 days after application approval, this is dependent on the contractor's ability to begin work and weather conditions. This time frame may be extended during the winter months. |
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