

Town of Amherst Housing Rehabilitation Program

Fact Sheet for Georgian Village Roof Replacement Project

The Amherst Housing Rehabilitation provides zero interest, deferred payment loans of up to \$30,000.00 for necessary home repairs to eligible homeowners. Repayment is not required until the home is sold, transferred in title, refinanced, or no longer occupied as the primary residence. Under any of these circumstances, the loan must be repaid by the homeowner or their estate.

To be eligible for the program, an applicant must satisfy ALL of the following requirements:

- The owner must occupy their condo unit as their primary residence (9 out of 12 months).
- The owner must have owned and lived in the property for 2 years or more.
- There must be a deed filed with the Erie County Clerk's Office. Wills are insufficient.
- Payments for property taxes and any home loans must be current.
- There cannot be a reverse mortgage or a private mortgage (i.e. a loan with an individual).
- Foreclosure or loan modification processes cannot have occurred within the past 2 years.
- There must be enough equity, based on the Town's assessment, to accommodate the loan.
- The ratio of housing debt (mortgages) to total gross income must be less than 45%.
- The total gross household income must be less than the limit listed below based on the number of people living in the property as a primary residence:

Household Size	Income	Household Size	Income
1	\$ 56,600	5	\$ 87,300
2	\$ 64,650	6	\$ 93,750
3	\$ 72,750	7	\$ 100,200
4	\$ 80,800	8+	\$ 106,700

Everyone who lives in the property as a primary residence at the time of application is considered a household member. This includes individuals staying long term on a temporary basis. All household members 18 years or older have their income counted towards the household total, even if they don't contribute to the daily expenses of the household.

“Income” consists of most funds received by the household – generally anything that is shown on a bank statement (PayPal, etc.) or a federal tax return. Examples include wages with tips and overtime, social security, untaxed veteran benefits, child support, investment dividends, Airbnb rental income, eBay sales, self-employed business profits, delivery app commissions, regular financial gifts from family, and more. Even if the amount is irregular (i.e. commission, etc.), if it is consistently received over weeks, months, or years then it is considered income. Gross income is the amount before any deductions, such as taxes.

The following are the steps for program in relation to the Georgian Village roof replacement:

1. An informational meeting will be held at the Amherst Townhall on **January 27, 2026** at 6:00pm to review the program and answer general questions. **You need to register by January 22, 2026 via rboerschig@amherst.ny.us.**
2. Potentially eligible owners can request applications and must **complete** their submission in 3 weeks. Applications should be submitted early enough that they can be reviewed for missing documents and be fully completed before the deadline of **February 17, 2026**.
3. Approved owners must sign a loan agreement to affirm they will be subject to the program's terms and the program's building inspectors inspect the approved units.
4. The HOA Board is informed of all owners who were approved and completed inspections with signed loan agreements. These owners will have forbearance on their monthly roof special assessment payments. (Note: regular monthly assessments are still due.)
5. Approved owners may proceed with the typical program procedures to complete other eligible repairs in their units. (See next pages for eligible repairs and typical procedures.)
6. Once the roof is completed, approved owners must sign authorization for the Town to pay the HOA the total roof special assessment amount.
7. The total funds expended for that owner, the roof assessment and any other repairs completed, are filed as a mortgage against the property.

Some key factors to keep in mind when applying for the program:

- Except applicant status (approved or denied), the application information is confidential.
- The number of requested documents may seem burdensome but they are required by HUD regulations..
- All documents requested by the application **must** be submitted even if it contains redundant information (unless “**or**” is explicitly stated). For example, both bank statements and paystubs are required despite both showing a direct deposit amount.
- The applicant is responsible for providing all the required documents regardless of how difficult they may be to obtain. Except for extenuating circumstances, the office is not able to obtain these documents or required to accept proposed alternatives.
- The income definition, limits, and calculations methods are from HUD regulations and cannot be changed. We will only revisit a denied case if an arithmetic error is discovered.
- An eligible income on a 2024 federal tax return does not guarantee current eligibility.
- If the deed lists owners not living in the property (such as in cases of divorce or life estates), those persons are not household members but must be able to sign the mortgage.
- Only one person reviews these applications amongst other duties so applications will be reviewed on a first-come-first-served basis. Please have patience as they are processed.
- This office does not work on behalf of the HOA Board. Our goal is to coordinate with the Board to create the most efficient means of assisting eligible residents in need.

To register for the informational meeting and for questions (if you cannot attend), please email to rboerschig@amherst.ny.us so we know how many residents need assistance.