

Town of Cheektowaga

Office of Community & Economic Development

Attention Residents!



Low-interest or No-interest Loans available for necessary home improvements/replacements.

Program is available to owner-occupant residents of Cheektowaga, the Village of Sloan, and the Village of Depew (west of Transit Road).

Rehabilitation Work May

Include:

- Roofing
- Windows & doors
- Electrical hazards
- Plumbing
- Furnace/Boiler
- Weatherization



Government Loan Funds Available:

All loans depend on your household gross annual income – CALL OUR OFFICE for income limits.

- Possible no payments until property is sold
- Possible 0% principal only loans
- Possible 1 1/2% interest plus principal loans

Qualifications:

- Owner-occupant of a one-to-four family dwelling
- Gross annual household income must not exceed established HUD annual income guidelines
- Property taxes must be paid-in-full
- Mortgage payments must be current

**Don't miss out on this funding!
Call Now!**

Funds are received from HUD under the Federal Community Development Block Grant Program

**For more information or to request an application
The Town of Cheektowaga Community Development Dept.**

(716) 897-7200 ext.1



HOUSING PROGRAMS

Low-interest loan funds are available through the Town of Cheektowaga's Community Development Office to make needed repairs to your property. You are eligible to apply for a loan if you are a homeowner-occupant, your property taxes are paid, your mortgage is up-to-date, you have sufficient equity in the property to support the loan and your gross annual household income does not exceed the established HUD annual income limits. Please consult the Town's web site: www.tocny.org/Departments/CommunityDevelopment for the current income eligibility guidelines.

Emergency Rehabilitation Loan Program

Provides for the repair or replacement of certain elements of a housing unit in emergency situations that impair the health and safety of the resident(s). The purpose of the loan is restricted to the cited emergency condition and the whole house must otherwise be in a habitable condition, defined as free from health and safety dangers. Emergency work can include rehabilitation of major systems within the home such as heating and electrical systems.

Handicapped Accessibility Loan Program

Provides for the installation of ramps for wheelchair access, to the exterior and interior of homes of low-income persons with certifiable disabilities to make the home more accessible.

Rehabilitation Loan Program

Addresses multiple deficiencies and code violations cited in the homes of qualified residents such as broken windows, missing gutters and downspouts, storm water discharge into sanitary sewers, as well as others. It may also include special purpose activities such as weatherization and energy efficiency procedures aimed at improving the energy efficiency of homes through additional insulation, new windows and doors and other similar replacements. Minimum loan amount is \$750.00.

Mobile Home Rehabilitation Loan Program

Provides a loan of up to \$7,500 to assist owners of mobile homes with rehabilitation costs. The mobile home must be permanently affixed to a foundation and the owner must be income-eligible to qualify.

Economic Development

The Cheektowaga Economic Development Corporation can provide affordable funding to eligible companies involved in manufacturing, warehousing and wholesale distribution that are moving into or expanding within the Town. Funding for Microenterprise projects and certain retail or service trades may also be considered. Projects must create new job jobs, including employment opportunities for low-to-moderate income persons. For more information, visit the Corporation's website at www.cheektowagadevelopment.com.

COMMUNITY SERVICE PROGRAMS

Domestic Violence Program

The Haven House Advocate can help victims of domestic violence with the police, courts, orders of protection, and resources to enhance safety, including shelter. Contact the advocate at (716) 686-7495 or through the 24 hr. Haven House Hotline at (716) 884-6000.

Senior Citizen Service Outreach

Seniors (ages 60+), call for information about weatherization, home repair, health insurance information, housing assistance, benefits/entitlements, linkages and referrals to all appropriate programs and services. Outreach service coordinators are here to help you. Please contact the Town of Cheektowaga Department of Senior Services at (716) 686-3930, and ask to speak with Jamie or Pat.

Summer Day Camp for Children

Funding for children from low-to-moderate income families is available through the Community Development Office to pay for part or all of day-camp fees at Cheektowaga's Summer Day Camp Program. Applications for the summer day camp program and funding can be obtained by calling the Cheektowaga Youth and Recreation Day Camp Office at (716) 897-7207, ext. 6670.

Housing Counseling Services

A comprehensive list of counseling and referral services are available to qualified individuals. Counseling and education programs include: individual pre-purchase and group home buyer workshops, individual and group financial management including budget and credit education, foreclosure prevention, reverse mortgages, home maintenance and green and healthy homes. Assistance is provided free of charge through Belmont Housing Resources for WNY, a local HUD Housing Counseling Agency. Contact Belmont Housing Resources for WNY at (716) 884-7791.