Heart of the City Neighborhoods, Inc. (HOCN) is a nonprofit Community Development Corporation assisting with application intake for the City of Buffalo’s 50/50 Rehab Program. This program offers income eligible homeowners full conditional grants (not to exceed $25,000) to fund 50% of their project cost in order to make needed home repairs.

What repairs qualify under the 50/50 Rehab Program?
Repairs may include any code related repairs or lead based paint hazard reduction activities. This could include repairing or replacing deficient roofing, siding, porches, steps, electrical service, heating systems, hot water tanks, and more.

Are you eligible for assistance?
- Do you own (name listed on deed) and live in your home?
- Is your home a single or double family home, that was not built by or using the City of Buffalo or Buffalo Urban Renewal Agency funding?
- Are you up to date on (or on a certified payment plan) all of your taxes, obligations, and fees?
- Does your annual, gross household income and asset value fall below the required income limits defined by HUD? *(Please call our office for household income limit information)*
- Do you have a match of funds to cover 50% of your project cost?
If you can answer ‘YES’ to all of these questions, you may be eligible for assistance!

What else should you know about this program?
- If you have a double family home and your secondary unit is occupied, the tenant household will be required to have their annual, gross household income and asset value fall below the required income limits defined by HUD, provide all required documentation, and complete an application.
- If you own another property or have your name listed on the deed of another property, you are not eligible for assistance. All names listed on the deed and legal spouses of names listed on the deed will be required to act as applicants for this program. If another individual is named on your deed but does not live in the home, you *may not* be eligible for assistance.
- Applicants with assets that exceed $20,000 (not including their 50% match) will not be considered to be eligible for participation in owner occupied housing programs.
- After your application is processed, your home must pass an initial home inspection by a Rehab Specialist from Belmont Housing Resources to show that rehab is feasible and that your home is in overall good condition. They will also help you identify what items in your home are eligible for repair.
- All work will be performed by licensed, experienced contractors. This program uses a competitive bid process for contractor selection to ensure the best work for a reasonable cost. Contractors are paid directly by the City of Buffalo when work is completed.
- If your application is approved, you will be required to provide a $70 money order for a closing fee.

How can you apply?
- Start by reviewing and gathering all of the required documentation.
- When you have your documentation ready, call our office to schedule an appointment to complete an application with our staff and submit your documentation (we can help make copies of your documentation for your application!)

Have additional questions about this program? Please call our office at (716) 882-7661!
Low-income first-time home buyers who are purchasing homes in the City of Buffalo may receive a conditional grant for one half of the rehab cost, up to a maximum of $25,000, to assist in the rehabilitation of an existing one- or two-family home located anywhere in the City of Buffalo. Under the 50/50 program, City funds will be used to match private financing for renovations to bring the property into compliance with local standards and lead based paint hazard reduction requirements.

Funds are provided as a 'conditional grant' with a ten year owner-occupancy requirement. In order to ensure the recapture/repayment of public funds if the program conditions are not met, the City will retain a mortgage interest on the property for the ten year term of the loan. During the loan term (or "recapture period") the homeowner must occupy the property as his or her principal place of residence. The funds provided must be repaid if the property is sold during the recapture period, or if the residency requirement is not met.

This program is also available to assist income qualified households who own -

- property in need of major repairs that has been (or will be) purchased through the In Rem tax auction, a bank foreclosure, HUD or FHA sale, or private sale or transfer of title within a family,
- property with multiple emergency conditions, and property not located on a target street
- property with emergency conditions and letters of violation that have been referred to housing court. Note - Properties in targeted areas will be assisted through the standard rehab loan programs.

The purchaser must demonstrate an ability to fund one half (or more) of the cost or any necessary repairs from his or her own funds, or from borrowed resources, prior to City funds being disbursed. As part of the pre-screening for this program, the owner must submit a "pre-approval" for funding from a "non-predatory" source (see attached guidelines). An open-ended home equity line of credit is not an acceptable source. An owner should not actually sign any lender loan documents or obtain any borrowed funds until the full cost of their share is determined and a loan closing is ready to be scheduled.

Other Program Guidelines:

- Purchasers will be low/moderate, first-time homebuyers who meet the HUD low income guidelines.
- Program participants and tenants living in household will be required to submit the standard financial application forms and supporting income documentation.
- The owner must submit a "pre-approval" for funding from a "non-predatory" source. An open-ended home equity line of credit is not an acceptable source.
- The purchaser must be buying the home as his principal place of residence and maintain it as such until the 50/50 program loan is repaid or through the recapture period.
- Taxes and insurance must be paid through an escrow account with the mortgage lender.
- In the case of homes to be purchased, the applicant must qualify for a mortgage loan with a mortgage financing institution and must attend homebuyer training through one of our affiliated agencies. The cost of repairs may be made part of the purchase money mortgage.
- The house must be a one or two unit dwelling or condominium and no tenants may be displaced.
- Following referral by the initiating CBO, Belmont Shelter will be responsible for all other aspects of program implementation, including ensuring that matching funds requirements have been met. CBOs may contribute AHC, or other funds toward the owner’s match, if available.
- An exterior conditions assessment and interior HQS evaluation will be completed to determine the scope of work necessary to bring the structure into compliance. The evaluation will be completed by Belmont Shelter staff and a copy of the required work specifications will be provided to the owner for bidding.
- A Risk Assessment analysis for lead based paint must be completed by a certified assessor for each property considered for the program. Required remediation actions will be included in the scope of work.

Terms

- No monthly or annual payments are required - City mortgage term is 10 years and will be forgiven at the end of the term providing residency requirements are met. Owner occupancy will be verified annually by the City.
- The loan will be secured by a note and mortgage for the approved, specified terms. BURA will hold the second position, which will be junior to the traditional financing (bank mortgage, etc.).
- Matching funds must be provided from a non-federal source. The City loan will be in second position.
Documentation Checklist for 50-50 Rehab Program

Our staff is happy to assist you with making copies of your documentation to submit with your City of Buffalo application. Please review this list carefully in full and provide all documentation that applies to your household. Current documentation must be provided for all individuals who live with you who are 18 years of age or older. Your application is not considered to be complete until all required documentation has been submitted. Please note that review of your documentation may lead to a request for additional information and/or documentation. You will be advised in writing when your application is complete and you have been deemed eligible to participate in a City of Buffalo sponsored program.

Documentation of 50% Project Cost Match:
- Documentation that half (50%) of the financing for the project has been secured (for example, preapproval letter for a loan, cash on hand in bank account, etc.)

Documentation of Paid Taxes:
Please provide your most recent bill and receipt of payment for the following taxes-
- City Taxes and Sewer
- Water
- Erie County Property Tax
- City User Fee

Documentation of Ownership and Identity:
- Copy of Deed
  - If other Owners listed on the Deed have passed, a complete copy of their Death Certificate is required
- Proof of Marital Status:
  - If you are divorced or legally separated: A complete copy of your Divorce Decree or Separation Agreement is required
  - If you are separated, but not legally: additional information regarding your marital status will be required, including a notarized statement (to be provided by HOCN,) proof of your absent Spouse’s current residence, and tax returns for your two most recent filing years to assist in documenting that your absent Spouse is not a member of your household and has not been for at least 12 months.
  - If your Legal Spouse has passed: A complete copy of their Death Certificate is required
- Copy of Driver’s License or NYS or Erie County Photo Identification for all individuals who live with you who are 18 years of age or older
- If children under the age of 18 live with you and are not shown on as dependents on your tax return, please provide Birth Certificates or Custody Agreements for each child

Documentation of Household Income:
All income documentation is required for all individuals who live with you who are 18 years of age or older
- Complete copy of your last year’s Federal Tax Return – i.e. the Federal 1040 form, w-2 statements and all schedules which were submitted with the return. This must be submitted for all individuals who must file based on their total income. If no return was filed due to age or income, you will be required to complete an IRS Non-Filing Verification Request Form with our office.

If you or a member of your household are employed...
- Pay statements documenting wages received from each employer (full and part time), including any Reserve Duty or National Guard income. Note – You should submit a minimum of eight (8) most recent consecutive pay statements for individuals who are paid bi-weekly and ten (10) most recent consecutive pay statements for individuals who are paid weekly
If you are self-employed, an itemized Income and Expense Statement for the most recent quarter YTD, in addition to your filed complete Federal Tax Returns for the last 3 years, your Business Tax ID Number, and bank statements for the previous six months for your business account(s.)

If you or a member of your household are receiving monthly benefits...

- Social Security Award letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement
- Supplemental Security (SSI or SSD) Award letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement
- New York State Supplemental Program (SSP) Award Letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call Social Security at 1-855-488-0541 and ask them to send you a copy of your current monthly benefit statement
- Unemployment Benefit statements covering the most recent 2 month period - including the starting date of payments and the projected end of the benefit year
- Disability Benefit statements covering the most recent 2 month period - including the starting date of payments and any information regarding the continuation or termination of payments
- Pension Benefit award letter (not more than 6 months old) or recent 2 month pay statements
- Railroad Retirement, and/or Veteran’s benefit monthly benefit award letter (not more than 6 months old) or statements covering the most recent 2 month period
- Current Public Assistance Budget Sheet
- Court ordered Support Letters for dependent children or for yourself

If you or a member of your household are receiving monthly benefits...

- If you are not now employed, have No Income at all at this time, have had no income from any source, and are currently totally dependent on another household member for your support, you will be required to sign a notarized affidavit to be provided by HOCN.
  - If you were employed within the last 12 months, you will be required to provide a letter from your former employer noting your last date of employment.

If you have a double family home...

- Completed Tenant Income and Statistical Report (Form will be provided by HOCN) signed by the Tenant, or Owner if unit is vacant

Documentation of Assets and Debts:

Assets documentation is required for all individuals who live with you who are 18 years of age or older

- Bank Statements for the most recent 6 months for any and all accounts held in your name
  You must submit all pages of your bank issued statement, no online transaction printouts.
  - If the account is held with another individual who is not a member of your household, please provide evidence (for example, a copy of the driver’s license) that that individual does not reside with you.
  - If deposits that are not your documented income and exceed $100 are present, please note what the sources of these deposits are. You may be required to complete a notarized affidavit to be provided by HOCN.
- Most recent quarterly statement for any 401K, Retirement, Life Insurance, or other benefit accounts you and/or your employer pay into as an investment benefit
- Recent copy of a Monthly Statement for Mortgage, Homeowners Insurance, and all Loans, Credit Card Accounts, or other debts owed/ revolving payments.
How To Verify Your Taxes and Fees

In order to participate in a City of Buffalo Owner Occupied Loan Program, you are required to be up to date on (or on a certified payment plan for) all City taxes, County taxes, User fees, Sewer Fees, Water fees, Parking Violations, Trash Violations, and any other City Adjunctions. If you are not current on taxes and fees when submitting an application for assistance, we may not be able to assist you. Heart of the City Neighborhoods, Inc. recommends that you verify with corresponding Departments to ensure that you are up to date on all taxes and fees before submitting an application to avoid any delay in processing your application. Please note that you will be required to show proof (current bill/statement with $0.00 balance or payment plan, or receipt of most recent payment) for annual taxes.

City of Buffalo Property and Sewer Taxes
Department of Assessment and Taxation
65 Niagara Square, Room 121 City Hall, Buffalo, NY 14202
(716) 851-5733

City of Buffalo User Fee
Department of Assessment and Taxation
65 Niagara Square, Room 121 City Hall, Buffalo, NY 14202
(716) 851-5966
Pay/Verify Fees Online: www.city-buffalo.com/applications/user_fee/default.aspx

Water Fee
Buffalo Water
281 Exchange St, Buffalo, NY 14204
(716) 847-1065
Pay/Verify Account Balance Online:
https://paynow40.speedpay.com/buffalo/login.aspx

Erie County Taxes
Erie County Real Property Tax
95 Franklin St, Room 100, Buffalo, New York 14202
(716) 858-8333
Pay/Verify Taxes Online: https://paytax.erie.gov/

Parking Tickets
The Parking Violations Bureau
65 Niagara Square, Room 111 City Hall, Buffalo NY 14202
(716) 851-5182
Pay/Verify Tickets Online: www.city-buffalo.com/applications/parking/default.aspx

City of Buffalo Dog License
City Clerk’s Office, Dog Licensing Bureau,
65 Niagara Square, Room 1304 City Hall, Buffalo, NY 14202
Pay/Verify License Status Online:
www.ci.buffalo.ny.us/applications/OnlineDogLicenses/default.aspx

City of Buffalo Rental Registration
Department of Permit & Inspection Services
Rental Registration Office
65 Niagara Square, Room 304 City Hall, Buffalo, NY 14202
(716) 851-6538

Other City of Buffalo Adjudications
(Including trash violations, snow violations, etc.)
Division of Treasury, Bureau of Administrative Adjudication
65 Niagara Square, Room 114 City Hall, Buffalo NY 14202
(716) 851-4046
Pay Tickets Online:
www.ci.buffalo.ny.us/applications/summons/webform1.aspx
COUNTY OF ERIE
ERIE COUNTY CLERK’S OFFICE

HOW TO OBTAIN A COPY OF YOUR DEED

Certified copies of deeds recorded at the Erie County Clerk’s Office can be easily obtained by coming to the office or submitting a request by mail.

**Address:**
Erie County Clerk’s Office
92 Franklin Street
Buffalo, NY 14202

**Office Hours:**
Monday-Friday
9:00 a.m. to 4:30 p.m.

**In order to request your deed you will need:**
- Completed Request Form—including date of property purchase
  - The fee for certified copies is $5
  - $10 by mail (includes $5 search fee)

MAIL IN REQUEST FOR CERTIFIED COPY OF DEED

Return this form with a self-addressed stamped envelope and a check or money order for $10 made payable to the *Erie County Clerk*:

Erie County Clerk’s Office
92 Franklin Street
Buffalo, NY 14202
Attn: Deed Request

NAME________________________________________________________

PROPERTY ADDRESS_____________________________________________________________________

CITY, STATE, ZIP______________________________________________________________

PHONE #___________________________________________________________________________

PURCHASE DATE OF PROPERTY (APPROXIMATE)__________________________________________