



2021 Home Repair Assistance Program Overview

Heart of the City Neighborhoods, Inc. (HOCN) is a nonprofit Community Development Corporation currently operating moderate home repair programs known as the “Home Repair Assistance Program.” HOCN is proud to be able to offer qualified homeowners a conditional grant in order to allow them to make needed home repairs in their homes.

Repairs will be assessed as needed, based on the individualized home improvement needs. Repairs may include any code related repairs or health and safety repairs. This could include repairing or replacing leaking roofing and siding, repairing porches and steps, replacing heating systems and hot water tanks, electrical and plumbing repairs, and new windows and doors. Cosmetic repairs are not eligible.

To qualify, applicants must:

- Occupy the property as principle resident and homeowner (with name on deed) located in the Ellicott District of Buffalo, NY;
- Not own any other property (with the exception of adjacent lots);
- Have homeowners insurance;
- Provide all required *income verification and homeowner documentation, including the homeowner’s insurance and deed;
- Be current on all city and county fees and taxes, and mortgage payments;
- Be verified as income-eligible, with an annual (gross) household income that is under 80% AMI, as defined by HUD, and a household asset value that does not exceed \$15,000;
- Pass scope of work requirements, EPA Renovation, Repair and Painting (RRP) Rule, and SHPO New York State Approval;
- Agree to good faith efforts to not raise rent on existing tenants (if applicable) due to any improvements received under this program for five (5) years; and
- Comply with all long-term affordability requirements in the form of a ten (10) year lien on the property, subject to repayment if the home is vacated, sold or transferred.