The City of Buffalo’s CDBG-CV Housing Repair Program will provide funding to small scale landlords and homeowners to repair dwellings and remove health and safety hazards from households that will benefit COVID vulnerable and impacted, low-moderate income families and individuals, or bring vacant rental dwellings up to code to create additional affordable units to place low-moderate income tenants and reduce the spread of COVID-19.

**ELIGIBILITY**
- All units benefiting from assistance must complete a full application and meet income and asset eligibility guidelines (under 80% AMI, as defined by HUD.)
- Medical provider referrals are required for COVID vulnerable or impacted households, or case worker referrals are required to confirm repairs are needed
- Repairs may include removing moisture/leaks, structural deficiencies, mechanical systems, accessibility modifications, remediation of mold, correcting code violations, and more!

**FIND OUT IF YOU’RE ELIGIBLE TODAY!**

(716) 882-7661
INFO@HOCN.ORG

To learn more, visit us online at www.hocn.org
Heart of the City Neighborhoods, Inc. (HOCN) is a nonprofit Community Development Corporation assisting with application intake for the City of Buffalo’s CDBG-CV Housing Repair Program. The Program will provide funding to small-scale “mom and pop” landlords and homeowners to repair dwellings and remove health and safety hazards from those dwellings that will house low-income beneficiaries (under 80% AMI). The Program will address housing interventions for households with COVID vulnerable members or COVID impacted members, or housing to create additional affordable units to help reduce the spread of the coronavirus in our community.

Who qualifies for the CDBG-CV Housing Repair Program?
- Tenant or owner-occupied households with COVID vulnerable members and/or housing interventions to support recovering COVID victims who have a referral from a medical provider.
- Small-scale landlords who are looking to restore vacant units to increase the supply of safe affordable housing in order to place tenants from shelters or elsewhere to reduce the spread of COVID.
- HUD funded prevention and rapid rehousing units that require the rental unit to pass an inspection in order to provide housing assistance.

What repairs qualify under the CDBG-CV Housing Repair Program?
Repairs will be assessed as needed, based on the individualized health and home improvement needs for owner and tenant occupied units, as long as the beneficiary is income eligible. Evidence shows that one primary health outcome associated with housing respiratory health and COVID is a respiratory disease. Repairs may include any code related repairs or “dry, clean, and safe” activities. This could include repairing or replacing leaking roofing and siding, adding ventilation to bathrooms and kitchens, replacing heating systems, installing insulation, sealing access for pests, creating accessibility for those with long-term COVID health impacts, and reducing lead-related hazards in pre-1978 homes.

Is your Owner-Occupied Unit eligible for assistance?
- Have you owned (name listed on deed) and lived in your home for at least 12 months?
- Is your home a single, double, triple, or 4-unit family home?
- Are you up to date on all property taxes, City of Buffalo obligations, and fees?
- Does your annual, gross household income and asset value fall below the required income and asset limits defined by HUD? (Please call our office for household income and asset limit information)
- Does your tenant’s annual, gross household income and asset value fall below the required income and asset limits defined by HUD?
If you can answer ‘YES’ to all of these questions, you may be eligible for assistance!

Is your Tenant-Occupied Unit eligible for assistance?
- Is your home a single, double, triple, or 4-unit family home?
- Are you a small-scale landlord with less than 5 structures in your portfolio?
- Are you up to date on all property taxes, City of Buffalo obligations, and fees?
- Does your tenant’s annual, gross household income and asset value fall below the required income and asset limits defined by HUD? (Please call our office for household income and asset limit information)
If you can answer ‘YES’ to all of these questions, you may be eligible for assistance!

What else should you know about this program?
- For each unit occupied, the 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 of the required
documentation noted on the checklist, and complete an application for assistance. Vacant rental units that will not be rented to low-moderate income household post-rehab are not eligible for assistance. A tenant must be identified. Please contact our office for more information.

- For non-owner occupied rental units in a home, for a period of 10 years, the property must be occupied by a low/moderate income household and rents charged cannot exceed the high HOME rents established for the City of Buffalo, as determined by HUD. For owner-occupied properties, there will be no repayment if structures remain owner-occupied for 10 years.
- If you have received previous assistance from the City of Buffalo, including for repairs or homebuyer assistance, you may not be eligible for assistance. If your home was built by or using the City of Buffalo or Buffalo Urban Renewal Agency funding, you may not be eligible for assistance. Please contact our office for more information.
- 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 under this program.
- 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.
- If your application is approved, you will be required to provide a $70 money order for a closing fee.

How can you apply?

- HOCN is able to assist homeowners in the West Side, Upper West Side, Lower West Side, Elmwood-Bidwell, Elmwood-Bryant, Allentown and Central Planning Neighborhoods with applications. If you live in a different neighborhood, please contact our office to be referred to the organization that can assist you.
- Start by reviewing and gathering all of the required documentation on the Documentation Checklist. For each unit occupied, the 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 of the required documentation noted on the checklist, and complete an application for assistance.
- Do you and your tenants have your documentation ready? Call our office to schedule an appointment to complete an application with our staff and submit your documentation!

Please be advised that with the spread of COVID-19, our office is currently accepting clients by appointment only to limit risk while helping our community with critical housing services. Masks must be worn at all times. We are also able to process applications over the phone, and are accepting documentation by drop-off in our mail slot or by appointment.

HAVE ADDITIONAL QUESTIONS ABOUT THIS PROGRAM? PLEASE CALL OUR OFFICE AT (716) 882-7661!
NOTIFICATION OF LOAN TERMS
CDBG-CV HOUSING REPAIR PROGRAM

The City of Buffalo’s CDBG-CV Housing Repair Program funding assistance is provided in the form of a 0% deferred loan secured by a mortgage on the property.

A mortgage will be placed on the property for a total 10 years for rehab costs greater than $5,000. The mortgage, or lien, exists to assure that the property remain occupied by low/moderate income households for the 10 year period.

For a period of ten years, rents charged to low/moderate income tenants cannot exceed the high HOME rents established for the City of Buffalo, as determined by HUD. The monthly rents currently (2020) range from $843 for 2-bedroom units to $1,190 for 4-bedroom units. However, the generally accepted affordability standard is that households should pay no more than 30 percent of income for rent and utilities.

The loan will be discharged after confirmation that the assisted unit has been occupied by an eligible households(s) for the term of the affordability period.

Specific loan terms will be provided to you by the City of Buffalo, Buffalo Urban Renewal Agency, should your application be approved.
Documentation Checklist for CDBG-CV Housing Repair 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. 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.

REQUIRED DOCUMENTATION FOR OWNER-OCCUPIED PROPERTIES
If you own and live at the property applying for assistance, please provide the following...

Documentation of Paid Taxes:
Please provide your most recent bill showing $0 arrears 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
 -All names listed on the Deed will be required to act as property owner applicants.

☐ 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

☐ Proof of Marital Status:
 -If you are legally married: A copy of your marriage license is required and your spouse must serve as a co-applicant.
 -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

☐ If children under the age of 18 live with you and are not shown 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 is 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 is 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 NYS Supplemental 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 is receiving no income at this time...

- 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.

**Documentation of Household Assets:**

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.**

**Other Documentation:**

- **Tenant Income and Statistical Report** *(Form will be provided by HOCN)* completed and signed by Tenants in any tenant occupied units in your home, or by Property Owner for any unit that is vacant.

- **Housing Intervention Referral:**
  - A referral from a health practitioner deeming a member of your household high-risk for, or recovering from COVID.
  - A referral from a case worker to confirm repairs are needed to maintain housing.
Documentation Checklist for CDBG-CV Housing Repair 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. 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.

REQUIRED DOCUMENTATION FOR PROPERTY OWNER OF TENANT-OCCLUDED PROPERTIES

If you own the property applying for assistance but do not live at the property as your primary address, please provide the following...

**Documentation of Paid Taxes:**
Please provide your most recent bill showing $0 arrears 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
  - All names listed on the Deed will be required to act as property owner applicants.
☐ Copy of Driver’s License or NYS or Erie County Photo Identification.

**Documentation of Unit Occupancy:**
☐ Tenant Income and Statistical Report (Form will be provided by HOCN) completed and signed by the Tenant of each occupied unit, or by Property Owner for any unit that is vacant.

**Approval of Tenant’s Participation in this Program:**
☐ CDBG-CV Housing Repair Program Verification Form (Form will be provided by HOCN, completed and signed by the Tenant of each occupied unit applying for assistance) signed on the Owner’s Signature line.
☐ Completed W9 Form (Form will be provided by HOCN) completed and signed by the legal property owner. Please note that all payments are made directly to the contractor using a 2-party check from BURA. The owner will need to sign off on incremental and final payments in addition to the corresponding checks to confirm satisfaction and that the work has been completed according to the specifications.
Documentation Checklist for CDBG-CV Housing Repair 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. 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.

REQUIRED DOCUMENTATION FOR HOUSEHOLDS OF TENANT-OCUPIED PROPERTIES

Documentation of Identity:
- 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 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 is 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 is 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 NYS Supplemental 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 is receiving no income at this time...

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.

Documentation of Household Assets:

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

Other Documentation:

Tenant Income and Statistical Report (Form will be provided by HOCN) completed and signed

Housing Intervention Referral:

-A referral from a health practitioner deeming a member of your household high-risk for, or recovering from COVID.

-A referral from a case worker to confirm repairs are needed to maintain housing.
CDBG-CV HOUSING REPAIR PROGRAM
VERIFICATION FORM

Owner Name_________________________________________ Owner Phone Number____________________

Property Address____________________________________ CBO Name______________________________

Occupant Name______________________________________ Occupant Phone Number________________

CDBG-CV funding assistance must be used to prepare, prevent, or respond to COVID-19, from a housing perspective.

☐ Create Additional Affordable Rental Housing Units
   ☐ Requires an income eligible tenant to be identified and qualified by CBO

OR

☐ Maintain Existing Affordable Housing Units to Keep Residents Stably Housed
   ☐ Housing repair intervention for resident recovering from or health impacted by COVID-19
      ☐ Will need referral from medical provider
   ☐ Housing repair for resident that is high risk for COVID-19 and
      intervention is needed or resident will be at further risk for COVID-19 or displacement
      ☐ Will need referral from medical provider or otherwise satisfactory explanation

OR

☐ Other COVID resiliency intervention/s (will require BURA and Belmont approval but must prevent, prepare, or respond to COVID-19, see below list of eligible examples):

________________________________________
________________________________________
________________________________________

Unit to be assisted* is:

☐ Owner Occupied

☐ Renter Occupied

* Occupant household (owner-occupied or renter-occupied) must be under 80% AMI

The CV Program focuses on “COVID Resilience Improvements” (CRI) and provides green and healthy housing interventions that facilitate frequent air exchange, social distancing, technology accessibility, and related health, safety and building code compliance and energy efficiency measures.

First Priority – COVID Resilience
   • Mitigate the immediate risks of COVID-19
• Prepare for future COVID-19 variants through COVID Resiliency Improvements

Second Priority – Code Compliance
Address code violation and modernization of systems and equipment to help the home be better positioned to prevent, prepare for and/or respond to COVID and future infectious diseases. Such code-related improvements may include owner and rental unit interventions:

- Electrical (not to replace existing CDBG funded Emergency Program)
- Fire and Smoke barriers, partitions, and walls, if needed
- Structural Deficiencies
- Wired Fire Sprinklers, Fire Alarms and Carbon Monoxide Alarms (not to replace existing CDBG funded Emergency Program)
- Mechanical Systems (not to replace existing CDBG funded Emergency Program)
- Plumbing (not to replace existing CDBG funded Emergency Program)
- Energy Efficient Roof Replacement (not to replace existing CDBG funded Emergency Program)
- Handrails and related Accessibility Modifications

Low-to moderate-income households are particularly vulnerable in the wake of the COVID-19 pandemic and, in many communities, are high risk for viral transmission. The City of Buffalo will help vulnerable residents prevent the spread of the Coronavirus and its variants. Under CRI for home repair, the program addresses the elimination of any respiratory irritants which may involve embracing a larger scale scope that includes lead and/or asbestos abatement. Hereafter, COVID Resilience Improvements (CRI) may hereby be further defined as:

- Upgrades to heating, ventilation, and air conditioning (HVAC) systems, including installation of energy recovery ventilators with dehumidification and greater filtration to increase air exchange, control humidity, thermal comfort, improve energy use and other performance issues, and improve indoor air quality. (Not to replace existing CDBG funded Emergency Program)
- Remediation of mold, asbestos and other environmental hazards that contribute to poor respiratory health.
- Installation of sump pumps and dehumidifiers, repair of minor leaks and other improvements necessary for moisture management, thereby preventing respiratory issues associated with mold and mildew.
- Replacement of hot water heaters necessary for proper sanitation. (Not to replace existing CDBG funded Emergency Program)
- Replacement of substandard floor coverings, countertops, and other surfaces to enable better cleaning and disinfecting.
- Installation of contactless faucets and soap dispensers.
- Internet wiring installation to allow members of the household to work and learn remotely during quarantine periods. Does not cover monthly internet fees.
- Related health and safety code improvements necessary for permit approval of any of the above listed items.
- All improvements will consider green building and energy efficiency for greater sustainability and affordability.
- Other repairs may be eligible if they have an approved and eligible direct tie back to prepare, prevent, or respond to Covid.

The above can complement and be layered with existing BURA programs or operate as a standalone program. All the Stand-Up Buffalo programs are grants or deferred loans, as part of the City/ BURA’s response to a public health crisis. The CDBG-CV funded repairs are a deferred loan, and a lien is filed to ensure long term affordability. When layered with standard BURA program offerings, like the CDBG and HOME funded loan portfolio, the standard BURA repayment terms apply to the CDBG and HOME funded items. CDBG-CV funded interventions will be exempt from BURA’s policy on lifetime caps. The program is available city wide. BURA’s CDBG-CV policy updates will exempt those previously excluded from rehab due to minimal fire damage or new housing participation or CHDO/ homebuyer project substantial rehab participation.

Explanation of Types of Repairs Needed:
I understand that the above will be considered for repair under the CDBG-CV Housing Repair Program, subject to final approval of the Buffalo Urban Renewal Agency.

__________________________________________________                    ___________________________
Applicant’s Signature (Occipant)      Date

__________________________________________________                    ___________________________
Applicant’s Signature (Occipant)      Date

__________________________________________________                    ___________________________
Owner’s Signature (For Rental Units)                 Date

Rehab Program Administrator’s Use Only

☐ I have personally verified that the above-described conditions exist and concur that the property qualifies for assistance under this Program.

☐ I have examined the condition of the property and find that no eligible conditions exist.

__________________________________________________                    ___________________________
Date      Construction Analyst Signature

__________________________________________________
Construction Analyst Name

CV Verification Form – 11.1.21