Heart of the City Neighborhoods, Inc. (HOCN) is a nonprofit Community Development Corporation assisting with application intake for the City of Buffalo’s Emergency Repair Program for West Side, Allentown, Central and Elmwood neighborhoods homeowners. (If you live in a different neighborhood, please contact our office to be referred to the organization that can assist you.) This program offers income eligible homeowners full conditional grants, partial conditional grants and no interest loans in order to address one emergency condition in their home.

What qualifies as an Emergency Repair?
Emergency repairs are limited to leaking/ deteriorated roof (includes gutters and chimney,) sewer line break, main water supply line break, inoperable heating system, inoperable hot water tank, electrical panel hazard, water meter connection issue, or gas line hazard.

Applications to the Emergency Repair Program can address only one emergency item.

Are you eligible for assistance?
- Do you need repair to one of the eligible emergency repair items listed above?
- Have you owned (name listed on deed) and lived in your home for at least 12 months?
- 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 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?
- 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.
- If you own a double family home and your tenant unit does not meet the household income limits, you will be required to pay 50% of the cost of the shared benefit (roof, water line, sewer line.) Vacant rental units are subject to BURA review and approval. Please contact our office for more information.
- If you have received previous assistance from the City of Buffalo, including for repairs or homebuyer assistance, 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 to show that rehab is feasible and that your home is in overall good condition. If you have multiple repairs needed or code violations present, your home may be disqualified.
- 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 $75 money order for a closing fee.

How can you apply?
- Start by reviewing and gathering all of the required documentation noted on the Documentation Checklist.
- When you have your documentation ready, call our office to schedule an appointment to complete an application with our staff (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!
NOTIFICATION OF LOAN TERMS

The City of Buffalo’s Emergency Loan Program and Target Loan Program funding is given in the form of a loan. This means that a lien will be placed on the property for a total of either 5 year for rehab costs less than $5,000 or 10 years for rehab costs greater than $5,000. The lien exists only to assure that the property remain in the hands of a homeowner that is income qualified for the length of the lien.

Based on your income, you may have to repay part of the loan. The general terms of these loans are as follows:

- **Extremely Low Income Loans:** For households with incomes below 30% of the area median income, **no monthly or annual payments are required.** As long the homeowner remains in the home the length of the lien, 100% of the loan is forgiven and does not need to be repaid. After the 6th anniversary of the closing date, the deferred balance payable will be reduced by 20% per year, provided that the owner maintains required residency;

- **Very Low Income Loans:** For households with incomes between 30% and 50% of the area median income, **25% of the principal loan amount will be repayable** at 0% interest over the length of the lien. As long as the homeowner remains in the home the length of the lien, the remaining 75% is forgiven and does not need to be repaid. After the 6th anniversary of the closing date, the deferred balance payable will be reduced by 20% per year, provided that monthly payments on the principal loan amount are current and owner maintains required residency;

- **Low Income Loans:** For households with incomes between 50% and 80% of the area median income, **50% of the principal loan amount will be repayable** at 0% interest over the length of the lien. As long as the homeowner remains in the home the length of the lien, the remaining 50% is forgiven and does not need to be repaid. After the 6th anniversary of the closing date, the deferred balance payable will be reduced by 20% per year, provided that monthly payments on the principal loan amount are current and owner maintains required residency.

Owners of double family homes with over-income tenants will be required to pay 50% of the cost of the project for a shared benefit at closing (that is, if applying for Emergency Loan roof, water line or sewer line.) The remaining loan for your prorated portion would still apply, as noted above.

For the Target program, structures will **not** be eligible if they have a vacant unit and the intent post-rehab is to keep the rehabbed unit vacant.

Double family homes with over-income tenants, where the benefit is 100% attributable to the owner’s unit, will **not** have to pay 50% of the funds (that is, if applying for Emergency Loan hot water heater or heating system that only services the eligible owner’s unit.

*Specific loan terms will be provided to you by the City of Buffalo, Buffalo Urban Renewal Agency, should your application be approved.*

Effective 08/28/2020
Documentation Checklist for COB Owner-Occupied Assistance Programs

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 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
  - All names listed on the Deed will be required to act as applicants, Life Estate exceptions may apply.
- 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
- 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 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 SSDI)** 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

- **Veterans Disability Benefit** statements covering the most recent 2 month period - including the starting date of payments and any information regarding the continuation or end 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 not receiving any form of income...

- 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 may 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 From (provided by HOCN)** completed and signed by your Tenant, or Owner if unit is vacant

  - If your tenant is over the Income Limit, you will be required to pay 50% of the cost and must show that you have a matching 50% of the cost at the time of application (with the exception of Emergency Loan hot water tank or heating system applications.) Vacant rental units are subject to BURA review and approval.

If you or a member of your household are receiving informal income and are not sure how to document this, please notify our office and we will help you navigate what type of documentation the City of Buffalo requires.

**Documentation of Household 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 this 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.

*Documentation requirements – Effective October 24th, 2013 – revised August 31st, 2020*
Subject Property Address -

Property description -

Total RENTAL units before rehab

Total OCCUPIED RENTAL units before rehab

Total RENTAL units after rehab

Number of bedrooms in this rental unit

Rental Unit Location - Upper Lower Front house Rear house

Racial Data -

American Indian / Alaskan Native Asian Native Hawaiian /Asian/Pacific Islander

Black / African American White Multi Racial - Select two categories from those listed

Ethnicity Data -

Hispanic or Latino Not Hispanic or Latino

The tenant’s yearly gross income relates to the following family income scale -

Circle the household/family size and select the income category on the same line that is applicable to that size household -

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Is your income less than -</th>
<th>If NO, is your income less than -</th>
<th>If NO, is it less than -</th>
<th>If NO, is it less than -</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) one person</td>
<td>$18,450 ( ) yes ( ) no</td>
<td>$30,700 ( ) yes ( ) no</td>
<td>$36,840 ( ) yes ( ) no</td>
<td>$49,150 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(2) two persons</td>
<td>$21,050 ( ) yes ( ) no</td>
<td>$35,100 ( ) yes ( ) no</td>
<td>$42,120 ( ) yes ( ) no</td>
<td>$56,150 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(3) three persons</td>
<td>$23,700 ( ) yes ( ) no</td>
<td>$39,500 ( ) yes ( ) no</td>
<td>$47,400 ( ) yes ( ) no</td>
<td>$63,150 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(4) four persons</td>
<td>$26,300 ( ) yes ( ) no</td>
<td>$43,850 ( ) yes ( ) no</td>
<td>$52,620 ( ) yes ( ) no</td>
<td>$70,150 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(5) five persons</td>
<td>$28,450 ( ) yes ( ) no</td>
<td>$47,400 ( ) yes ( ) no</td>
<td>$56,880 ( ) yes ( ) no</td>
<td>$75,800 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(6) six persons</td>
<td>$30,550 ( ) yes ( ) no</td>
<td>$50,900 ( ) yes ( ) no</td>
<td>$61,080 ( ) yes ( ) no</td>
<td>$81,400 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(7) seven persons</td>
<td>$32,650 ( ) yes ( ) no</td>
<td>$54,400 ( ) yes ( ) no</td>
<td>$65,280 ( ) yes ( ) no</td>
<td>$87,000 ( ) yes ( ) no</td>
</tr>
<tr>
<td>(8) eight persons</td>
<td>$34,750 ( ) yes ( ) no</td>
<td>$57,900 ( ) yes ( ) no</td>
<td>$69,480 ( ) yes ( ) no</td>
<td>$92,600 ( ) yes ( ) no</td>
</tr>
</tbody>
</table>

(EL 30% AMI – Extremely Low Income) (VL 50% AMI – Very Low Income) (60% AMI) (LM 80% AMI– Low/Mod Income)

My monthly rent is $__________

Utilities included - ( ) yes ( ) no

Total number of persons living in the apartment -

Is the head of household --

( ) yes ( ) no - 62 years of age or older

( ) yes ( ) no - Disabled or handicapped

( ) yes ( ) no - Female

( ) yes ( ) no - single individual, non-elderly

( ) yes ( ) no - single parent with dependent children

( ) yes ( ) no - two parents with dependent children

I attest to the fact that I am the head of the household / tenant occupying a place of residence at the above property address and that I am aware that the above information will be used exclusively for reporting to the Federal Department of Housing and Urban Development, in compliance with Section 104(d) of the Act at 24 CFR 570.906 with all subsequent revisions. I agree to provide supporting documentation, if requested, as further evidence of compliance with federal regulations.

*Owner’s Signature for Vacant Units ONLY

Tenant’s Name

Tenant’s Signature

Date

*If rental unit is vacant, please fill out 2020 HUD TENANT INCOME AND STATISTICAL REPORT FORM Page 2.

Effective 06.15.22
The rental unit(s) is (are) vacant because:

- House is currently used as a Single-Family Residence and I/we have no plans to rent out the vacant rental unit.
- I(we) plan to rent out the vacant rental unit(s) to qualified tenants once the rehab is complete.
- I(we) have no plans to rent out the vacant rental unit(s) once the rehab is complete. Explanation:

Program Requirement: The Note and Mortgage that all homeowner(s) sign at closing has the following language:

Affirmative Covenants: So long as any of our indebtedness to your shall remain unpaid, mortgagor will:

“Rental units: Ensure that any assisted rental units renovated with funds provided under this program are occupied by low income families, and that rents are affordable to such families in compliance with the federal regulations at 24 CFR Part 92.”

To receive funding under this program, homeowners that receive funding for a shared benefit** that addresses more than the owner’s unit, are required to make reasonable efforts to rent out the rental unit, within 12 months of completion of the rehab. Rental units should be rented to low income families and rents must be affordable for the term of the Note and Mortgage. To ensure consistency across the Buffalo Urban Renewal Agency’s (BURA) Housing Rehabilitation programs, BURA will define “affordable rents” as those rents that do not exceed the High HOME Rents as released by HUD, based on the number of bedrooms in a rental unit. The CBO or BURA can provide those limits upon request.

I hereby acknowledge my responsibilities under this program.

______________________________   ______________________   ______________________
Owner Name                      Owner Signature            Date

______________________________   ______________________   ______________________
Owner Name                      Owner Signature            Date

** An example of a shared benefit is a roof that benefits both the owner’s unit and the rental unit(s). An example of a non-shared benefit is a hot water heater that only services the owner’s unit.

Effective 06.01.2021, Updated 06.15.2022
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)________________________