



City of Buffalo 50/50 Rehab Program Overview

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?

- 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. 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.
- 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 \$35,000 (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 and may include additional code or safety related repairs as required by the funding source.
- 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.

Have additional questions about this program? Please call our office at (716) 882-7661!

- 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 \$75 money order for a closing fee.
- 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.

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!



Documentation Checklist for 50/50 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 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 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 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 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. Tenants will also be required to submit a completed application.



Documentation Checklist for Tenant Households

Tenant-occupied units in households applying for certain City of Buffalo Owner Occupied Assistance Programs are required to provide income documentation. 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. Please note that review of your documentation may lead to a request for additional information and/or documentation.

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 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*
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- 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 not receiving any form of 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 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



How To Verify Your Taxes and Fees

In order to participate in a City of Buffalo Owner Occupied Programs, 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 have payments in arrears, are not up to date on payments plans, have a total payment plan(s) balance that exceeds \$3,000, or are in foreclosure status, we will not be able to assist you. We strongly recommend 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 documentation of a \$0.00 ‘past due’ balance or current payment plan (with balance not exceeding \$3,000) for your annual property 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
Pay/Verify Taxes Online:
www.paydici.com/city-of-buffalo-ny/search/landing

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.paydici.com/city-of-buffalo-ny/search/landing

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: apps.city-buffalo.com/apps/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