



## **City of Buffalo Target Rehab Loan 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 Target Rehab Loan Program. This program offers income eligible homeowners full or partial conditional grants and no interest loans in order to make needed repairs in their home.

### **What repairs qualify under the Target Rehab Loan 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, windows and more. Cosmetic upgrades are not eligible under this program.

### **Are you 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 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 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?**

- 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 for assistance.  
Vacant rental units that will not be rented to low-moderate income household post-rehab are not eligible for assistance. Please contact our office for more information.
- 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 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 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 \$75 money order for a closing fee.

### **How can you apply?**

- Start by reviewing and gathering all of the required documentation on the Documentation Checklist.
- 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!**

# **Current Target Streets**

## **for Heart of the City Neighborhood's Inc. CPI Service Area**

*As approved by Buffalo Urban Renewal Agency for City of Buffalo's Target Rehab Program*

### **Fruit Belt Eligible Target Streets**

14-320 Peach Street

16-281 Lemon Street

24-295 Locust Street

53-336 Maple Street

32-309 Mulberry Street

### **West Side Eligible Target Streets**

169-248 Bird Avenue

80-124 Greenwood Place

116-195 and 444-462 Herkimer Street

10-52 Arnold Street

215-333 Auburn Avenue

14-55 Auchinvole Street

116-299 Baynes Street

18-63 Boyd Avenue

249-358 Breckenridge Street

10-48 Congress Street

13-51 Ferguson Avenue

1-169 Hoyt Street

25-100 Parkdale Avenue



## **Documentation Checklist for COB Target 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 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 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  
-Tenant occupied units are required to complete a full application and meet income guidelines. If your tenant is over the Income Limit, you will not be eligible for assistance under this program.

*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 you receive a Social Security award directly on to a Debit Card, please call the 1-800 number on the back of the card to request 6 monthly statements be sent to you.  
-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.



## 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*
- 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 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



**NOTIFICATION OF LOAN TERMS**  
**CITY OF BUFFALO OFFICE OF STRATEGIC PLANNING PROGRAMS**

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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 as 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 6<sup>th</sup> 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 6<sup>th</sup> 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 6<sup>th</sup> 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.***



## 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  
Pay/Verify Taxes Online: [www.city-buffalo.com/applications/Tax\\_Userfee/Tax/TaxSearch.aspx](http://www.city-buffalo.com/applications/Tax_Userfee/Tax/TaxSearch.aspx)

### 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](http://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](http://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](http://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](http://www.ci.buffalo.ny.us/applications/summons/webform1.aspx)