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## City of Buffalo Emergency Repair Program Overview Sheet

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Heart of the City Neighborhoods, Inc. (HOCN, is a nonprofit Community Development Corporation currently operating the City of Buffalo's Emergency Repair Program. HOCN is proud to be able to offer qualified homeowners a home repair grant in order to allow them to remain living in their homes.

The following is a list of our eligibility requirements for this program:

- ❑ Must be up to date on all city/county taxes, user fees and water bill or on a certified payment plan;
- ❑ Must provide all required income verification documentation, including the deed and proof of occupancy;
- ❑ Must be verified as income-eligible, with an annual (gross) income that is eligible as defined by HUD (*income limits may vary*) and have a household assets value that does not exceed \$20,000;
- ❑ Occupy the property as principle resident;
- ❑ Must be living in the home for at least 12 months;
- ❑ Must **not** own any other properties;
- ❑ Home must be in overall good condition;
- ❑ Must live in the Ellicott or Niagara Council District;
- ❑ Needs Emergency Repair to **one** of the following: roof, gutters, chimney, sanitary system, water service, heating system, water heater, electrical panel, gas line, or water meter;
- ❑ Must fill out application with HOCN completely;
- ❑ Must pass initial home inspection by a Rehabilitation Specialist from Belmont Housing Resources, and inspection must prove that rehab is feasible;
- ❑ Must comply with all long-term occupancy/loan payment requirements
- ❑ Must provide a \$70 money order for a fee for closing loan.



The **Emergency Repair Program** provides financial assistance to address emergency situations such as water service interruption or the repair of an individual component system that is in poor or dangerous condition. An Emergency Conditions Verification Form must accompany an application for Emergency Assistance. Conditions noted with each request for emergency assistance will be verified by a representative of the Office of Strategic Planning.

Consideration for emergency assistance will be given to income eligible households who have **owned and occupied** the structure for which assistance is being sought **for a period of at least one (1) year preceding application**. **The property must be in generally good condition**, that is, it must be reasonably well maintained and structurally sound.

**NOTE - The City of Buffalo Emergency Repair Program will not provide assistance for the repair of structures that have been acquired in "as is" condition as a result of private purchase or tax foreclosure, or that have been damaged by fire or vandalism. Owners of such properties should be referred to the 50/50 rehab program.**

**Applicants must meet federal Low or Very Low income guidelines.** Low-income households are those households with an annual income of less than 80% of the area median based on household size. Very low-income households are those households with an annual income of less than 50% of the area median based on household size. The amount of funding available will take into consideration any previous rehabilitation assistance received by the applicant from the City of Buffalo, and the evaluation of the assigned construction analyst. The amount of previous assistance will be deducted from the funding allowable.

The Emergency Assistance Program is available city-wide to homeowners of property located outside designated target areas. Funds are available as full conditional grants, partial conditional grants and no interest loans, based on the household income of the applicant. **The annual funding allocation for emergency assistance is limited.**

**PLEASE NOTE - Applications to the Emergency Repair Program should address a single emergency item (system) only. Structures with multiple emergency conditions should be referred to the 50/50 program.**

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## EMERGENCY REPAIR PROGRAM -- ELIGIBLE REPAIR ITEMS

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### 1) **BREAK IN SANITARY SYSTEM -**

The sanitary sewer line that is eligible for repair or replacement shall mean that part of the sanitary sewer system located underground from the City of Buffalo main sewer up to the house waste stack, that is, the house sewer and the house drain.

### 2) **BREAK IN WATER SERVICE -**

The water service line that is eligible for repair or replacement shall mean that part of the main water supply line located underground from the City of Buffalo water main up to and including the house main shut off valve.

### 3) **LEAKING ROOF SYSTEM – NOTE - Assistance for repair of a leaking roof is available ONLY to Very Low-Income households, or to Low-Income Elderly (62 years of age or older) or Disabled households.**

The program shall address the repair or replacement of a roof system that has significant deterioration so as to cause water infiltration into the habitable area of the dwelling. Both conditions of significant deterioration and water infiltration must be met to qualify for the Emergency Repair Program. Significant deterioration shall be defined as a hole(s) in the roof decking; **large** sections of missing shingles/roof covering as to expose the roof decking; **badly damaged, deteriorated or missing shingles**; failure of related structural elements, i.e. rafters or framing; water infiltration, etc. Pre-existing conditions shall be defined as a condition that existed with the roof system prior to purchase and shall not be eligible for the Emergency Repair Program. The roof system shall include the main structural supports (rafters, ridge board, etc.) sheathing, roof covering, flashings, overhang/eave system, and any gutters or conductors. The City of Buffalo reserves the right to make the minimal repair required to prevent water infiltration into the dwelling.

### 4) **ELECTRICAL HAZARDS AT MAIN PANEL -**

The electrical system components that are eligible for repair or replacement shall be the main panel, the service entrance and drop, **only**. No other branch circuitry or interior wiring shall be eligible. An interruption of service [no power] or hazardous conditions at the main panel that could cause bodily injury, loss of life or property damage shall constitute an eligible condition.

### 5) **HAZARDOUS CHIMNEY -**

The chimney shall be eligible for replacement/removal only if it is in imminent danger of collapse.

### 6) **WATER METER INSTALLATION –**

Installation of a water meter and connection to existing water lines when a determination is made by the Department of Public Works that a meter cannot be installed without damaging the existing lines.

### 7) **DEFECTIVE HEATING SYSTEM – Replacement or Repair**

a) Hot Air Furnaces, Hot Water or Steam Boilers



## CITY OF BUFFALO EMERGENCY REPAIR PROGRAM



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- Inoperable/Hazardous Unit - that is in need of complete replacement as determined by the construction analyst. Further documentation may be requested by the OSP Compliance Monitor from such sources as a fuel device inspector, National Fuel Gas technician or documentation from a licensed heating system repair company.
  - Cracked Heat Exchanger - complete replacement of unit
  - Cracked and/or Leaking Boiler Section - complete replacement of unit
  - Deteriorated Housing or Jacket - complete replacement of unit
  - Inoperable/Hazardous Unit Components - that are in need of component repair as determined by the same sources as listed above

**NOTE - Applications for repair or replacement of defective heating systems or system components **may also be addressed** through the South Buffalo NHS, FLARE or Matt Urban Center Weatherization Programs**

- 8) DEFECTIVE HOT WATER HEATER - applications for repair or replacement of hot water tanks or system components **may also be addressed through** the South Buffalo NHS, FLARE or Matt Urban Center Weatherization Programs**
- 9) GAS LINE REPAIR – Owners who have a gas leak that has been verified by the utility provider may be eligible for assistance for repairs to the gas line. Applicants must provide the citation from the utility company as part of the application process.**

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**THE CITY OF BUFFALO OFFICE OF STRATEGIC PLANNING RESERVES THE RIGHT TO DENY ASSISTANCE UNDER THE EMERGENCY PROGRAM BASED ON THE CONDITION OF THE PROPERTY**

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