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?
- 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 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?
- 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.
- 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. 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 $70 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 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!