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. This program offers income eligible homeowners full conditional grants, partial conditional grants and no interest loans in order to address an emergency condition in their home. HOCN is able to assist Ellicott and Niagara Council District homeowners with applications. If you live in a different Council District, please contact our office to be referred to the organization that can assist you.

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 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.
- 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. 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!