



WEST SIDE HOUSING RESOURCES

A COOPERATIVE EFFORT BY THE WEST SIDE GOOD NEIGHBORS PLANNING ALLIANCE



Services

Section 8 Rental Assistance - For renters and potential homeowners

Homeownership Education Classes – Educates First time homebuyers about the home buying process.

Acquisition/Rehab Program – Provides eligible households the opportunity to purchase a rehabilitated home at an affordable price

The Homeownership Zone – Purchase a newly built home at an affordable price.

Foreclosure prevention program – provides loss mitigation counseling to prevent foreclosure.

Special Homeownership Program – Savings club for purchase of a home in the 14215 zip code

Belmont Shelter Corp. Central Offices

1195 Main Street

Buffalo, New York 14209-2196

(716) 884-7791 • TDD 711

Fax: (716) 884-8026



CITY OF BUFFALO

The City of Buffalo offers a variety of homeowner assistance programs designed to provide funds for owner occupants for the rehabilitation or repair of their home. For more information, call

Office of Strategic Planning: 851-4236 or HomeFront, Inc.: 856-2952

Target Streets Loan Program

Funds for code related repairs and lead based paint hazard reduction are available to owner occupant households who reside on Target Streets. Maximum loan amount is \$25,000*. Loan funds are provided at no interest and partial conditional grants are available for all eligible applicants. The amount to be repaid will be based on household income. Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size.

Emergency Assistance Loan Program

Funds are available for repair of a verified emergency condition such as an inoperable furnace, faulty electrical service, broken hot water tank, removal of a hazardous chimney, or break in the main water or sewer line. Properties in deteriorated condition may not qualify for assistance under this program. Maximum loan amount is \$25,000*. Loan funds are provided at no interest and partial conditional grants are available for all eligible applicants. The amount to be repaid will be based on household income. Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size. Properties located on target streets are not eligible for assistance under this program.

Emergency Assistance Loan Program - Roof Repairs

Funds are available for repair of a severely deteriorated roof where water infiltration into the habitable area has been verified. For a single family structure maximum loan amount is \$25,000, double is \$35,000*. Loan funds are provided at no interest and partial conditional grants are available for all eligible applicants. The amount to be repaid will be based on household income. Available to elderly, disabled or very low income households.

Lead Based Paint Hazard Reduction Program

Funds for code related repairs and lead based paint hazard reduction are available to owner occupant households where there is a resident child under six years of age. This program is not restricted to Target Streets. Maximum loan amount is \$15,000*. Loan funds are provided at no interest and partial conditional grants are available for all eligible applicants. The amount to be repaid will be based on household income. Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size. The child must be tested for blood lead levels.

50/50 Program

Funding for one half of the rehab cost, up to \$25,000, is available for code related repairs and lead based paint hazard reduction to purchasers and owners of existing one and two family homes. Loan funds are provided at no interest as a conditional grant. No monthly or annual payments are required, but the amount provided must be repaid if the property is sold within the ten year regulatory period.

Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size.

American Dream Downpayment Initiative

Funding up to \$5,000 is available to first time homebuyers to assist in meeting closing cost and down payment expenses attributable to the purchase of a one or two family home. Each property must be code compliant and lead safe and must be owner occupied for a five year term following the purchase. Loan funds are provided at no interest as a conditional grant. No monthly or annual

payments are required, but the amount provided must be repaid if the property is sold within the five year regulatory period. Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size. Applicants must document the availability of mortgage financing as part of the application process.



42 Plymouth Ave
Buffalo, NY 14201
716-882-7661

Email: heartofthecity@verizon.net

Our mission is to create, facilitate and support housing and neighborhood development of the central core in the City of Buffalo

Service

- **Acquisition and Rehabilitation** – Provides eligible households the opportunity to purchase a rehabilitated home from Heart of the City Neighborhoods at an affordable price.
- **Internal Property Management**
- **Housing Court Liaison** - Ellicott District
- **Technical Assistance** – KCA, WVRG, LWSP
- **Application/Intake** – Owner occupied emergency, Down Payment Closing cost assistance within the lower west side
- **Referrals** – Lenders, Not for profits, Social Service Providers
- **Strategic Planning**
- **Meeting Facilitation**



HABITAT FOR HUMANITY

"Helping God's people in need obtain simple decent housing"

Service Area: The 9 council districts in the City of Buffalo and nearby Lackawana

Program

- Habitat sells houses at cost; *it does not make any profit.*
- Habitat holds the mortgage and charges NO interest on the mortgage.
- Monthly mortgage payments are between 15% and 20% of a family's gross annual income and include property taxes and homeowners' insurance

Process

- The Family Selection Committee screens all applicants.
- The family must be able to manage house and utility payments and still have enough money left over to live on.
- The family may be receiving food stamps, Medicaid, SSI, SSD, and certain other social benefits.
- Any legal judgments against the family must be cleared up before homeownership, and if the applicant(s) has gone through bankruptcy, at least two years must have elapsed since the discharge of the bankruptcy

In addition to qualifying financially, the family must be willing to earn 500 hours of "sweat equity" as a partner with Habitat.

- "Sweat equity" means labor put in at construction sites where family members age 16 or older work together with volunteers to build or renovate houses.
- Habitat teaches the necessary skills, and the family's friends and relatives can put in as many as 200 of the 500 hours required.
- Family members can also earn hours by attending Habitat workshops, working at the Habitat ReStore, and by educational achievement.

To Apply

716-839-3053 or 716-213-2001

www.habitatbuffalo.org/



HomeFront, Inc.

THE HOMEOWNERSHIP CENTER OF BUFFALO

560 Delaware Ave
Buffalo, NY 14202

716-856-2952

www.homefrontbflo.org

HOMEFRONT INC.

The Homeownership Center of Buffalo

Specializes in helping local residents buy and maintain their own homes

One Stop Shop for Education, Counseling, Lending and Real Estate Information

Services

- **Free orientation seminar** – Introduces the steps to the home buying process
- **Free credit report review & repair** – Provides counseling and financial awareness to resolve budget and credit issues that may prevent a family from purchasing a home
- **Free individual counseling sessions** - provide guidance through the home buying process
- **Home Buyer Education** – required of first time homebuyer mortgage products, comprehensive 8 hour class that takes the mystery out of the home buying process
- **Grants for Down Payment & Closing Costs** – Grants from \$2,000 - \$10,000 for down payment and/or closing cost assistance for families purchasing in the City of Buffalo
- **Access to affordable mortgage products** - For all Homebuyers in the Western New York Area.
- **Free homeowner workshops** - designed to provide continued homeownership success
- **Foreclosure prevention counseling** - Free counseling services to assist homeowners who are experiencing difficulty keeping current with their mortgage
- **Grants for rehabilitation & repair** - for Lovejoy council district residents
- **Acquisition/Rehab Program** – Provides eligible households the opportunity to purchase a rehabilitated home from HomeFront at an affordable price.

If you're interested in buying your first home or a larger home and don't have much cash on hand M & T can help.

M & T Has a wide range of affordable mortgage programs that offer low down payments and an option to finance most closing costs.

- FHA Mortgages – Low down payment and no income limits
- VA mortgages – For veterans looking to buy a home with no down payment
- 103% mortgage – 100% financing with closing cost assistance
- Get started Program – 1% down and finance your closing costs, low fixed interest rate
- First Home Club – Individual savings program with a grant match for every \$1 saved, \$4 will be granted to you - up to \$7,500

Mortgage Consultants available anytime, anywhere – For more information call M & T Mortgage today!!

**Ben Gonzalez - West Side Neighborhood mortgage consultant
716-907-3832**

WEST SIDE COMMUNITY COLLABORATIVE

Creating sustainable communities

Service Area: Porter Avenue to Hampshire
West Ferry
Richmond Avenue to the River

- Matching low income buyers to affordable homes
- Purchase and rehabilitate for low income buyers
- Neighborhood Clean up
- Neighborhood gardens
- Crime prevention & reduction

Contact: Harvey Garrett, Executive Director
716-603-9762
hgarrett@adelphia.net



NACA Buffalo Office
1094 Hertel Ave. (near Delaware)
Buffalo NY 14216
716-834-6222

- **Counseling & Education Services for Homebuyers**
- **Mortgage Loans for Homebuyers & Homeowners**

Purpose: Purchase
Purchase Rehab
Refinance (to save peoples homes)
Refinance (for home improvements)

Down Payment: None

Closing Costs: None

Interest Rate: 1-5% below market

Buy-Down Additional funds can reduce the interest rate

Application Fee: None

Points & Fees: None

Credit History: Perfect credit not required

P.M.I.: None
(Private Mortgage Insurance)

NSF Membership: \$50.00 per month
Neighborhood Stabilization Fund
Provides assistance for homeowners at risk of losing their home. The time period For the payments depends on the mortgage amount. The NSF payment constitutes and automatically satisfies the Membership Fee.



PUSH
BUFFALO

People United for Sustainable Housing

Community Organizing

PUSH is a grassroots non-profit community organization working to rebuild the west side of Buffalo

PUSH holds a monthly community meeting about issues of concerns on the West Side. PUSH is working to deal with the growing abandoned housing problem on the West Side.

PUSH provides leadership development trainings and sends residents to trainings at a national level on community advocacy and leadership development.

PUSH canvasses the neighborhood three days a week and works to resolve individual and collective problems identified in the canvass.

Housing Development

PUSH works to return vacant and abandoned dwellings to productive use.

PUSH works with community-based contractors to employ local at-risk individuals on construction sites.

PUSH teams with other nonprofits to enroll tenants in asset-building accounts that allow them to save enough money to purchase their own homes.

PUSH can be contacted by calling 882-5327 or visiting

www.pushbuffalo.org



WESTSIDE MINISTRIES INC.

Providing Hope through Opportunity

175 Lafayette Ave.

Buffalo, NY 14213

Email: Director@westsideministries.org

<http://www.westsideministries.org>

Cornelia Dohse-Peck, Executive Director, 716-882-6063

Westside Ministries (WSM) is a non-profit organization that seeks to stabilize communities on Buffalo's under-resourced West Side and to provide home-ownership opportunities to persons who have demonstrated an ability to own a home but have lacked the opportunity.

Our **geographic Target Area** on Buffalo's West Side is bound on the North by Bird Ave; on the West by Niagara St; on the South by Arkansas St; and on the East by Baynes St. We currently minister in our target area in the following ways:

Acquisition Rehab - We help responsible, first-time, low and moderate-income homebuyers to acquire a home within our target area. We help with many updates and rehab the home utilizing mostly volunteer labor. Sweat Equity hours by the future buyer are mandatory. By using this process we keep the homes very affordable, usually in the \$30-\$40k range. In almost every case, our families can own homes for far less than they could rent the same home.

Rental Properties – Many families are not ready to own homes today, but given 1-2 years, many will become ready. We also work with families who have demonstrated an ability to own a home, but need some time to get their credit/finances in order. We offer transitional, well-maintained apartments in our target area during this transition time. WSM uses the income from these properties to fund the operational expenses of the ministry.

Home Buyer's Club – When you are living paycheck to paycheck, it is difficult to save a large amount of money towards the future. Our tenants will have the opportunity to be part of a Home Buyer's Club to help them save towards a down payment. Each month they will deposit a certain amount into a personal savings account. A federal bank match will then maximize their savings and eligible candidates will receive additional grant monies towards down payment and closing costs.

Economic Development – This is the newest area of focus for WSM. We believe that good jobs and productive work are an important part of healthy communities. We desire to develop job opportunities for the residents of the West Side.

On the Job Ministries – WSM was expanded in the summer of 2007 to include On the Job Ministries, which was founded to provide job training and employment opportunities to youth on the West Side. In August 2007, On the Job Ministries opened the "New-To-You" thrift store at 289 Grant St. New-To-You is staffed primarily with West Side teens.



359 Connecticut Ave
Buffalo, NY 14213

716-885-2344

www.wsnhs.org

WEST SIDE NEIGHBORHOOD HOUSING SERVICES (WSNHS)

"Coming together to build stronger communities"

Services

Home Improvement Rehab-loan Program – To revitalize and strengthen the West Side of Buffalo through moderate rehabilitation of homes

Minor Home Repair – For low income seniors or disabled households on the West side of Buffalo who are unable to perform minor home repairs themselves.

Down Payment Closing Cost Assistance – Low interest rate loan to assist first time homebuyers with funding of reasonable closing costs associated with the purchase of a home.

Homeownership Education Classes – Educates First time homebuyers about the home buying process.

Acquisition/Rehab Program – Provides eligible households the opportunity to purchase a rehabilitated home from WSNHS at an affordable price.

Foreclosure prevention program – provides loss mitigation counseling to prevent foreclosure.

Special Homeownership Program – SHOP Buffalo, in cooperation with HSBC, provides a grant of up to \$3,500 for closing cost assistance or interest rate reduction.