

**Lt. Colonel Matt Urban Human Services Center of WNY**  
**1081 Broadway, Buffalo, NY 14212**  
**Office: 716.893.7222 ext. 220**  
**Fax: 716.893.3279**

2020

**Re: City of Buffalo 50/50 Program**

Dear Homeowner,

The list below shows what items are needed to complete an application for the City of Buffalo 50/50 Program. Once you have gathered **all** applicable documentation listed below, please notify the Matt Urban Center to set an appointment for an interview at 716-893-7222 ext. 220.

## **1. Owner/Household Information**

- Name, date of birth and social security number of each member of the household
- Copy of the home's deed listing you or you and your spouse as the only homeowners
- Photo IDs (Driver's License) for each person named on your deed
- If the name on your deed, driver's license and other official documents do not match, we will need documentation clarifying your name change (such as a marriage license)
- Proof of **2020** homeowners insurance coverage (if the property is insured)
- Marriage license (if you have ever been married). **If you are married, you must attend the application appointment with your spouse.**
- If you are divorced, a complete copy of your divorce decree. (You are considered divorced if you were ever married and are now single, no matter how much time has passed.)
- If you are widowed, a copy of your late spouse's death certificate.
- If you are legally separated, a complete copy of your separation agreement. If you are separated, but not legally, additional information regarding your marital status will be required.
- If you have children who (will) live in the house with you and who do not appear on your tax return, please provide birth certificates or a custody agreement
- Birth certificates for household members
- Proof of applicant's Power of Attorney (if applicable)
- If you answer "yes" to any of the following, please provide a notarized statement of explanation:
  - Do you have any outstanding judgements?
  - Have you been declared bankrupt in the last 7 years
  - Have you had property foreclosed upon or given title or deed in lieu thereof?
  - Are you a co-maker, endorser, guarantor, or surety on a note?

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- Are you a party in a law suit?
- Are you obligated to pay alimony, child support, or separate maintenance?
- Are you delinquent on any Federal debt?
- Are you personally liable for debts by another person or organization?
- Do you have a Power of Attorney that may be signing paperwork relating to this transaction including, but not limited to, the funding application, work specification approval, contractor selection, loan closing, payment requests?

## 2. Financial Documentation

- Proof of at least \$25,000 in savings or a **pre-approval letter** for \$25,000 from a “non-predatory” source. There may be an exception if only \$10,000 is in savings or a **pre-approval letter** for \$10,000 from a “non-predatory” source can be obtained.

**NOTE: Homeowner should NOT sign any lender loan documents or obtain any borrowed funds UNTIL the full cost of their share is determined and loan closing is about to be scheduled.**

- Proof that your water bill is paid in full or in a current payment arrangement/plan (receipts, etc.) Must be from the last 4 months/ current quarter.
- Proof that your City of Buffalo taxes, Erie County taxes, and sewer user fee are paid in full or in a current payment arrangement/plan, (receipts, etc.) Must be from the last 4 months/ current quarter.
- Your most recent **bank statements (Checking, Savings, Money Market accounts, etc.) and/or Social Security Debit Card statements** for the previous **SIX MONTHS** for any and all accounts for all household members - 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. Please include **ALL** pages of the statements, even if they are blank.
- Pay statements documenting wages received for a minimum of **two consecutive months from each employer** (full and part time), including any Reserve Duty or National Guard income, for any and all household members who are employed.  
**Note – You should submit a minimum of SIX (6) consecutive pay statements for individuals who are paid bi-weekly and TEN (10) statements for individuals who are paid weekly.**
- If you worked in 2019, but have since stopped working, please provide letters of termination/separation from your former employer(s) showing the last date that you worked.

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- A **complete copy of your most recent federal tax return (if you file)** - i.e. the 1040 form, w-2 statements and all schedules which were submitted with the return. This must be submitted for all applicants who are under 65 years of age who must file based on their total income. If you are working with an elderly client who has only income from Social Security (no pensions or any other source of income), we will not require a copy of the tax return if no return is filed.
- Your Social Security Award letter stating your **monthly benefit** for **2020** - if you do not have a recent copy, call Social Security at 1-800-772-1231 and ask them to send you a copy of your current monthly benefit statement.
- Your Supplemental Security Income (SSI or SSD) Award letter stating your **monthly benefit** for **2020** - if you do not have a recent copy, call Social Security at 1-800-772-1231 and ask them to send you a copy of your current monthly benefit statement
- Your current 2020 **monthly gross pension benefit** pay statements (check receipt)
- Current unemployment benefit statements covering a two month period - including the starting date of payments and the projected end of the benefit year
- If you are renting a unit in your property**, your tenant must complete an “Tenant Income and Statistical Report”
- Your current Public Assistance Budget Sheet and benefit statements covering a two month period (and, for any new housing or down payment and closing cost assistance program applicant, an acknowledgement from your caseworker that you have notified Social Services of your intent to purchase a home and a copy of the terms and conditions of any liens which they might attach to the property for benefits paid)
- Your current gross monthly or biweekly Railroad Retirement, and/or Veteran’s benefit statements covering a two month period
- Court ordered support letters, for dependent children or for yourself.
- Current disability benefit statements covering a two month period - including the starting date of payments and any information regarding the continuation or termination of payments
- If you are self employed, an **itemized Income and Expense Statement** for ending with the most recent quarter **YTD**, in addition to your filed complete federal tax returns for the last three years. In some cases, we may request an audited Profit and Loss statement. **This information will be supplemented by the most recent two years filed tax returns.**
- If you or a household member is not now employed, have no income at all at this time, have had no income from any source for the past twelve months, and are**

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**currently totally dependent on another household member for support,** you or the household member will need to sign a notarized statement in our office

- A most recent statement(s) for all** monthly installment payments (e.g. mortgage, car loans, installment loans, student loans) and revolving payments (such as credit card accounts or charges, etc), if applicable.

After the application has been submitted, applicants must provide a money order for the amount of \$70 made payable to Buffalo Urban Renewal Agency (BURA) at the time of closing.

Please note – the documentation noted above is a general description of the information that must be submitted in support of your application for financial assistance. Additional information may be requested if the information submitted is not sufficient to accurately determine household income. Please also note that this is not notice of receipt of a grant – submission of an application does not guarantee funds.

Sincerely,

*Christina Lincoln*

Christina Lincoln  
Housing Specialist  
[clincoln@urbanctr.org](mailto:clincoln@urbanctr.org)  
716-893-7222 ext 220

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## **CITY OF BUFFALO SINGLE-ITEM EMERGENCY REPAIR APPLICANT REQUIREMENTS**

**You may be disqualified for assistance at any point in the application process for the below reasons:**

- 1) Your home's taxes and fees (City taxes; County taxes; Water bill; User fees, etc.) must be fully paid or in a payment arrangement throughout the ENTIRE application and assistance process.**
- 2) You must have owned and lived in your home for at least one year.**
- 3) You cannot own more than one home or property.**
- 4) Your home must be in generally good condition.**
- 5) Your home cannot have more than ONE emergency condition (sewer line break, main water line break, leaking roof, electrical hazards at main panel, defective heating system, defective hot water heater, gas line break.)**
- 6) You and your spouse (if married) must have clear title or ownership of the home. You may be disqualified if your home lists multiple owners who do not reside in the house.**
- 7) For ROOF repair assistance, you must be:**
  - Very low income or**
  - Low income elderly or**
  - Low income disabled**