

- BURA Housing Assistance Loan Programs

- Using funding provided by the US Department of Housing and Urban Development (HUD) and in coordination with the City of Buffalo Mayor’s Office of Strategic Planning and Buffalo Urban Renewal Agency (BURA), the following agencies serve as intake sites for a variety of programs, including emergency roof repair, lead remediation, and weatherization.

Geography	Organization	Website
East Quadrant	Matt Urban Center	http://urbanctr.org/
West Quadrant	Heart of the City	https://hocn.org/
North Quadrant	University District Community Development Association	https://udcda.org/
South Quadrant	Old First Ward Community Center	https://sites.google.com/view/old1ward/home

- Through its use of various HUD dollars, BURA funds numerous loan products, which your local intake office can explain and help determine what services best suit your needs. Some of these products include:

Program	Description	Eligibility	Benefits
Target Area Focus Program	Funds for code related repairs and lead based paint hazard reduction are available to owner occupant households who reside on Target Streets.	Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size.	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.
Down Payment/Closing Cost Assistance Program	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 single- or two-family home. Each property must be generally code compliant and lead safe and must be owner occupied for a five year term following the purchase.	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.	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.
50/50	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.	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 matching funds as part of the application process.	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.
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	Household income must be within the federal low income guidelines, specifically, less than 80% of the area median based on family size. Properties	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

	hazardous chimney, or break in the main water or sewer line. Properties in deteriorated condition may not qualify for assistance under this program.	located on target streets are not eligible for assistance under this program.	household income.
Roof Program	Funds are available for repair of a severely deteriorated roof where water infiltration into the habitable area has been verified.	Funds are available to households with income below 80% of the median in which one or both owners are elderly, or disabled. Funds are also available to any household with an income of less than 50% of the area median based on family size. Properties located on target streets are not eligible for assistance under this program.	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.