Governor Kathy Hochul has announced a suite of Community Resource programs to assist residents in East Buffalo, including three affordable housing programs described here in more detail. We look forward to working with residents and our program partners to increase, improve and preserve affordable housing in the East Buffalo Community.

Application Information:

Applications will be accepted for all of the programs listed below; applicants must be residents who currently reside in one of the following zip codes:


These are the communities in Buffalo with the highest housing distress indicators and the highest concentrations of homeowners who have historically been subjected to housing discrimination.

To get connected to any of these programs, please call the East Buffalo Resource Center hotline at 211. You may also visit our website at hcr.ny.gov/eastbuffalo

For More Information:
Please Contact (211)
hcr.ny.gov

Buffalo East Homeowner Assistance Fund (BEHAF), Buffalo East Homeowner Improvement Program (BEHIP) and East Buffalo Down Payment Assistance Plus Program (DPAL+)
Buffalo East Homeowner Assistance Fund (BEHAF)

This program is dedicated to assisting homeowners who are behind on their property taxes, water, sewage or user fees:

**Income Eligibility:**
All applicants applying from the targeted zip codes are income eligible to apply for this program.

**Ownership Eligibility:**
Applicants must be the legal owner of a 1-4 unit home located in one of the target zip codes.

**Primary Residence:**
Applicants must occupy their 1-4 unit home as their primary residence (the home you reside in during most of the calendar year).

**Eligible Awards:**
Applicants who are behind on Water, Sewer, Property Tax, School Tax or User Fees may apply to settle any outstanding arrears up to $50,000.

**Regulatory Period:**
Homeowners who receive an award under this program will sign a grant agreement requiring they remain in the home with no sale and no refinance for a period of 5 years.

**In Partnership with:**
The Western New York Law Center
BEHAF@wnylc.net

East Buffalo Homeowner Improvement Program (BEHIP)

This program is dedicated to assisting homeowners in need of emergency home repairs:

**Income Eligibility:**
Homeowners must earn less than 80% of the Area Median Income to be eligible for the maximum award. Smaller awards may be granted to homeowners who earn less than 110% of the Area Median Income. (An Area Median Income Chart may be found on our website at hcr.ny.gov/system/files/documents/2020/07/crrp2020_eligible_income_80ami.pdf)

In addition, applicants must be reviewed for an asset test to ensure they do not have more than $15,000 in liquid assets at the time of application.

**Ownership Eligibility:**
Applicants must be the legal owner of a 1-4 unit home located in one of the target zip codes.

**Primary Residence:**
Applicants must occupy their 1-4 unit home as their primary residence (the home you reside in during most of the calendar year).

**Eligible Awards:**
Awards will be made on based on the actual repair needs of the home which may include any issues related to health and safety, and general system upgrades needed to comply with local codes, including replacement of systems that would extend the useful life of the property.

**Award Amounts:**
Awards will be capped at no more than $35,000 per homeowner, however, exceptions will be made when the repair is fundamental to health and safety of the dwelling.

**Regulatory Period:**
Homeowners who receive an award under this program will sign a 10-year regulatory agreement. The award will be forgiven on a declining balance amortization schedule, such that the full award will be fully forgiven if the homeowner remains in the home with a sale or refinance for the full 10 years.

**In Partnership with:**
PUSH Buffalo, Broadway Fillmore, Heart of the City, Community Action Organization of Buffalo, NeighborWorks Community Partners of Buffalo

Buffalo East Down Payment Assistance Plus Program (DPAL+)

**Income Eligibility:**
Applicants must have a household income equal to or less than 60% of the Area Median Income.

**Eligible Property Types:**
Applicants may use DPAL+ to purchase a 1-4 unit home, condominium unit or coop unit.

**Eligible Awards:**
DPAL+ must be used in conjunction with a SONYMA mortgage and applicants must qualify for a SONYMA mortgage as a condition of receiving the DPAL assistance.

**Award Amounts:**
The DPAL+ award will be sized to bring the applicants' primary mortgage down to 80% of the loan to value of the home. The maximum award will not exceed $30,000 per applicant. The assistance may be used to pay for down payments, closing costs, and where necessary, a one-time Primary Mortgage Insurance payment.

**Regulatory Period:**
Homeowners who receive an award under this program will sign a 10-year regulatory agreement. The award will be forgiven on a declining balance amortization schedule, such that the full award will be fully forgiven if the homeowner remains in the home with a sale or refinance for the full 10 years.

**In Partnership with:**
M&T, Premium Mortgage, First Priority Mortgage