

**City Of Buffalo Urban Renewal Agency
Loan Committee Meeting Minutes
April 4, 2013 Meeting**

1.0 Members Present

Brendan Mehaffy, Vice Chairman
Commissioner Donna Estrich
Council President Richard Fontana
Timothy Ball, Corporation Counsel

Staff Present

Scott C. Billman
Yvonne McCray
Risë Geller
Mary Lesniak
Patrick Curry
Aubrey Hlavaty

2.0 Mr. Mehaffy called the meeting to order at 9:40 am. Commissioner Estrich made the motion to waive the reading of the minutes from the March 7, 2013 meeting, and that they are accepted; seconded by Corporation Counsel Timothy Ball and carried unanimously.

3.0 Housing Action Items

3a. 47 Interpark

Council President Fontana made a motion to remove this item off the table, seconded by Commissioner Estrich and carried unanimously.

Committee requested additional information on repayment for borrower/grantee. BURA's liability will be limited if homeowner is unable to own and occupy the property for the full loan term. The original loan provided funding of \$63,000. Additional funds of \$3,000 have been requested to address unforeseen conditions. Homeowners income decreased by more than half when her daughter, who lived with her, passed away in December, 2012. Homeowner was reassigned to the Very Low Deferred program. The loan has been structured as follows:

- HOME funds will be used only for the owner's unit and there is no regulatory period of affordability for owner occupied units.
- CDBG funds will be used for the tenant's unit and there is no CDBG regulatory period of affordability for tenant occupied units.
- RRPI funds will be used for the renovations to the elderly owner's bathroom and there is no regulatory period of affordability for this use.

\$23,991	HOME
\$26,093	CDBG
<u>\$15,916</u>	RRPI – replaces FLARE AHC
\$66,000	total funds provided
\$28,167	total repay
\$37,833	total deferred
<u>\$66,000</u>	total funds provided
43%	to be repaid

Council President Fontana made a motion to approve this item for additional funds, seconded by Corporation Counsel Tim Ball and carried unanimously.

3b. 2013 Income Limit – Emergency Roof Program Guidelines Waiver

The City of Buffalo and Buffalo Urban Renewal Agency was recently provided with the HUD 2013 income limits for CDBG. The new limits are lower than the 2012 limits. OSP's/BURA's Emergency roof repair program guidelines state that "Assistance for repair of a leaking roof is available ONLY to Very Low-Income households (50% of the median or below), or to Low-Income Elderly (62 years of age or older) or Disabled households (up to 80% of the median)." Housing reviewed the files and noticed that with the reduction in the limit some households have income which slightly exceeds the new 2013 50% of median threshold, although HH income is still below 80%.

The Director of housing proposes that the families who have been waiting for assistance, the previously very low income applicants, may retain their eligibility for the roofing program as the recertified income is below the 2012 50% threshold. These applicants will qualify for assistance as CDBG LM Benefit households since their incomes will still be below the 2013 LM 80% of median limits. Repayment terms would held at the 25% repayment level. The request requires a waiver of the OSP roofing program eligibility guidelines for applicants already in process, not an exception to the HUD regulations or policies.

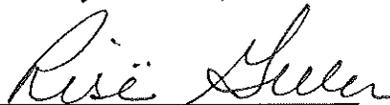
Commissioner Estrich made a motion to approve this item and change this policy internally, seconded by Council President Fontana and carried unanimously.

3c. 207 Schuele - left tabled

4.0 Adjournment

Corporation Counsel Tim Ball made a motion to adjourn the meeting at 10:20 am, seconded by Commissioner Estrich and carried unanimously.

Respectfully Submitted,

By: 
Risë Geller

Approved,

By: 
Scott C. Billman, Esq., General Counsel