

**City Of Buffalo Urban Renewal Agency  
Loan Committee Meeting  
Loan Committee Meeting Minutes for December 12, 2013**

**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 Alongi

2.0 Mr. Mehaffy called the meeting to order at 11:10 am. Council President Richard Fontana made the motion to waive the reading of the minutes from the November 25, 2013 meeting, and that they are accepted; seconded by Commissioner Estrich and carried unanimously.

**3.0**

**3a. Housing Action Items**

**207 Schuele - Request For A Waiver Of The One Year Ownership And Arrears Limit Requirements**

Homeowner has lived at 207 Schuele for several years as the caretaker for her grandmother and continued to live there following her grandmother's death in 2004. The family finally settled the estate in April, 2012 and transferred title to the granddaughter. Because of her limited income, the homeowner has outstanding water and user fee arrearages. There is a payment plan for the user fee and water bills, but the total arrearages exceed the program limit. The water bill charges increased as a result of a water line break. The Division of Housing Loan Review Committee recommends denial of the arrearages limit.

Council President Fontana made a motion to approve the one year ownership and arrears limit with the condition that homeowner make payments on the outstanding arrears seconded by Commissioner Estrich and carried unanimously.

**335 Austin - Request For Waiver Of The Asset Limit**

Homeowner is an 80 years old senior who has cash assets but income of less than 25% of the area median. Homeowner has requested a waiver of the asset limits to allow him to retain the funds. The Division of Housing Loan Review Committee recommends approval of this request based upon his net assets being within \$2,000.00 of the limit.

Commissioner Estrich made a motion to approve the request for waiver of the asset limit, seconded by Council President Fontana and carried unanimously.

**98 Kehr - Request For Funding For Multiple Emergency Conditions**

Homeowner originally applied in May 2012 for funding for a roof repair. The Belmont construction analyst reported multiple problem conditions and the application was denied. Homeowner has made many repairs to the property, including painting and clapboard replacement, but the sewer line needs to be replaced, roof repaired and two hot water tanks. Homeowner is asking for reconsideration based on the exterior repairs that have been made. The Division of Housing Loan Review Committee recommends denial of this request.

Council President Fontana made a motion to table this item and will ask the Masten District Council person to look at the house, seconded by Commissioner Estrich and carried unanimously.

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**29 Formann - Request for Waiver of One Year Ownership - water shut off notice issued**

Homeowner bought the property on November 3, 2013 for \$50,000 from an investor-owner and who is holding a \$30,000 purchase money mortgage. The homeowner and his family were experiencing low water pressure so they consulted a plumber, who suspected the cause to be a break exists in the main water line and the homeowner has received a shut off notice from the Water Department. The household income is below 30% AMI. The Division of Housing recommends to approve a waiver of the one year ownership requirement to allow this new owner to apply for emergency assistance to repair the water line.

Council President Fontana made a motion to approve the one year ownership on the condition that the homeowners seek credit counseling, seconded by Mr. Ball and carried unanimously.

**37 Oxford - Request for refund**

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

Homeowner's income changed dramatically due to a job injury in 2008. Homeowner requested restructuring of the loan, which was granted. Homeowner is seeking funds to bring his loan current and pay other expenses. The lender, Quicken Loans requested a payoff statement and proceeded to repay the due and payable amount and the deferred amount. Homeowner is asking that BURA refund the portion paid by Quicken related to the deferred amount. Homeowner will then apply this amount to the principal of the new loan to reduce his overall obligations.

Commissioner Estrich made a motion to approve homeowners request for a refund on the condition that homeowner complies with the BURA policies, federal regulations, and pays the arrearages seconded by Mr. Timothy Ball and carried unanimously.

**127 Grider – Informational Only From Yvonne McCray Housing Director**

This item remains tabled while Division of Housing awaits information from the homeowner.

**4.0 Adjournment**

Mr. Ball made a motion to adjourn the meeting at 12:15 pm, seconded by Commissioner Estrich and carried unanimously.

Approved,

  
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Scott C. Billman, Esq. General Counsel