

**City Of Buffalo Urban Renewal Agency  
Loan Committee Meeting  
Loan Committee Meeting Minutes for November 6, 2014**

**1.0 Members Present**

Commissioner Donna Estrich  
Council President Darius Pridgen  
Timothy Ball, Corporation Counsel

**Staff Present**

Thomas Baines  
Yvonne McCray  
Risë Geller  
Tremeeka Norman

**Members Absent**

Brendan Mehaffy, Vice Chairman

**2.0 Reading of the Minutes**

Commissioner Estrich called the meeting to order at 9:50 am. Council President Pridgen made the motion to waive the reading of the minutes from the October 2, 2014 meeting, and that they are accepted; seconded by Corporation Counsel and carried unanimously.

**3.0 Housing Department Action Items**

**110 Ericson - Request For Waiver Of The Asset Limit**

Homeowner is a very low income single non-elderly owner in need of a new roof. Under OSP policy, an owner may not have liquid assets exceeding \$20,000 to qualify for assistance. Homeowner has funds in an IRA which puts her over that cap by approximately 30% of the limit. Division of Housing recommends denying a waiver of the asset limit.

Council President Pridgen made a motion to deny request for waiver of the asset limit, seconded by Corporation Counsel Ball and carried unanimously.

**73 Victoria – Second Request For Reduced Payoff**

New Problem Summary – November 3, 2014

Del Rich Properties proceeded with the sale of 73 Victoria and Erie County Clerk records confirm a sales price of \$5,000. The BNRC mortgage was not discharged and no payments were received, but Del Rich provided a warranty deed to the purchaser/investor. Del Rich is now requesting that BNRC accept \$8,000 as payment in full. The balance outstanding has not changed. No additional information regarding the proceeds from any insurance settlement following the fire has been submitted. Division of Housing recommends denying the request for reduced payoff.

Council President Pridgen made a motion to deny the request for reduced payoff, seconded by Corporation Counsel Ball and carried unanimously.

**3b. Tabled Items**

**281 Barnard - Request For Waiver Of County Tax Payments Requirement**

Corporation Counsel Ball made a motion to remove 281 Barnard from the table, seconded by Council President Pridgen and carried unanimously.

Housing Loan Review Committee approved a waiver for this owner but the request was tabled by the BURA Loan Review Committee for more information regarding payment of the 2013 County Taxes. Staff has confirmed that homeowner has paid the 2013 County taxes and only the 2014 remain delinquent.

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**Corporation Counsel Ball made a motion to approve the homeowner entering into the emergency roofing program because she has paid her 2013 county taxes, seconded by Commissioner Estrich and carried unanimously.**

**635 Goodyear - Request To For Loan Restructuring**

**Council President Pridgen made a motion to remove 635 Goodyear from the table, seconded by Corporation Counsel Ball and carried unanimously.**

Housing Loan Review Committee approved the request from homeowner to restructure but the request was tabled by the BURA Loan Review Committee for more information regarding the vacant upper apartment. Homeowner states that she is not able to rent the unit as it is in need of repair. Her current income situation has moved her household into the extremely low income category (less than 30% of area median) and she continues to keep current on her city and county obligations. Additional expenses include co-pays for medication and oxygen to treat COPD. Homeowner said that she wants to pay which is why she called but would like it restructured. Homeowner stated that she feels bad because the city did a huge favor for her in repairing her roof and she does not want to ignore her obligation but with the decrease in income and increase in medical expenses, even a small payment is difficult.

**Council President Pridgen made a motion to approve homeowners request for loan restructuring, seconded by Corporation Counsel Ball and carried unanimously.**

**98 Babcock - Request For Waiver Of The Funding Limit**

**Corporation Counsel Ball made a motion to remove 98 Babcock from the table, seconded by Council President Pridgen and carried unanimously.**

Housing Loan Review Committee approved a waiver of the funding limit for this owner but the request was tabled by the BURA Loan Review Committee for more information regarding previous assistance. Mr. Lipka had a roof installed in 2002 by Thermal Sash Remodeling and the shingles have blown off creating new leaks.

**Corporation Counsel Ball made a motion to approve the request for waiver of the funding limit to enter into the emergency roofing program, but not to exceed \$30,000.00, seconded by Council President Pridgen and carried unanimously.**

**4.0 Adjournment**

Corporation Counsel Ball made a motion to adjourn the meeting at 10:02 am, seconded by Council President Pridgen and carried unanimously.

Approved,



Donna J. Estrich

Commissioner of Administration, Finance, Policy & Urban Affairs