City of Buffalo Lead Hazard Reduction Program Overview

Heart of the City Neighborhoods, Inc. (HOCN) is a nonprofit Community Development Corporation assisting with application intake for the City of Buffalo’s Lead Hazard Reduction Program. The Program will provide conditional grant/deferred loan funding to small-scale “mom and pop” landlords and homeowners to make their homes that will house low-income beneficiaries (under 80% AMI) lead-safe. The Program will address deteriorated lead based paint areas by performing interim controls and/or abatement.

What repairs qualify under the Lead Hazard Reduction Program (LHRP)?

Repairs will be assessed as needed, based on the inspection to be conducted to identify lead-based paint hazards on painted surfaces in common areas and inside owner and tenant occupied units, as long as the beneficiary is income eligible. This could include replacing windows, doors, trim, and other interim controls or abatement for reducing lead-related hazards in pre-1978 homes.

Is your Property eligible for assistance?

- Does a child under the age of six (6), or a person who is currently pregnant, live in or regularly visit the home (at least 6 hours per week for at least 3 hours per visit)?
- Is your home a single, double, triple, or 4-unit family home built before 1978 located in the Upper West Side Planning Neighborhood or census tracts 61 and 171?
- Are you up to date on all property taxes, City of Buffalo obligations, and fees?
- Does your annual, gross household income and asset value fall below the required income and asset limits defined by HUD? *(Please call our office for household income and asset limit information)*
- Does your tenant’s annual, gross household income and asset value fall below the required income and asset limits defined by HUD?

If you can answer ‘YES’ to all of these questions, you may be eligible for assistance!

What else should you know about this program?

- For each unit occupied, the household will be required to have their annual, gross household income and asset value fall below the required income limits defined by HUD, provide all of the required documentation noted on the checklist, and complete an application for assistance.
- Rental units assisted under this program must give priority to renting to low-income families with children under the age of six years. This rental priority will be in effect for three years following the completion of lead hazard control activities, even if transferring title to the property.
- After your application is processed, your home must pass an initial home inspection by a Rehab Specialist from Belmont Housing Resources to show that rehab is feasible and that your home is in overall good condition. They will also help you identify what items in your home are eligible for repair under this program.
- All work will be performed by EPA certified, licensed, experienced contractors. This program uses a competitive bid process for contractor selection to ensure the best work for a reasonable cost.
- Temporary relocation of household members may be required when lead hazard reduction work is being done. Household members may stay with friends or family, or at temporary lodging at a hotel to be provided by the program at no cost to the household.
- If your application is approved, the owner will be required to provide a $75 money order for a closing fee.
How can you apply?

- HOCN is able to assist homeowners in the Upper West Side, census tracts 61 and 171. If you are not sure if your home falls in these census tracts, please contact our office and we will be happy to help you.
- Start by reviewing and gathering all of the required documentation on the Documentation Checklist. For each unit occupied, the household will be required to have their annual, gross household income and asset value fall below the required income limits defined by HUD, provide all of the required documentation noted on the checklist, and complete an application for assistance.
- Call our office to schedule an appointment to complete an application with our staff and submit your documentation! Individual appointments must be scheduled for each household. Please be advised that with the spread of COVID-19, our office is currently accepting clients by appointment only to limit risk while helping our community with critical housing services. Masks must be worn at all times and a temperature screening is required. We are also able to process applications over the phone, and are accepting documentation by drop-off in our mail slot or by appointment.

HAVE ADDITIONAL QUESTIONS ABOUT THIS PROGRAM? PLEASE CALL OUR OFFICE AT (716) 882-7661!
UPPER WEST SIDE

Find out if your neighborhood is eligible for lead hazard removal within the blue & yellow outlined borders (Census Tracts 171 & 61).
Documentation Checklist for Lead Hazard Reduction Program

Our staff is happy to assist you with making copies of your documentation to submit with your City of Buffalo application. Please review this list carefully in full and provide all documentation that applies to your household. Your application is not considered to be complete until all required documentation has been submitted. Please note that review of your documentation may lead to a request for additional information and/or documentation.

REQUIRED DOCUMENTATION FOR PROPERTY OWNER OF TENANT-OCCUPIED PROPERTIES

If you own the property applying for assistance but do not live at the property as your primary address, please provide the following...

Documentation of Paid Taxes:
Please provide your most recent bill showing $0 arrears for the following taxes-
- City Taxes and Sewer
- Water
- Erie County Property Tax
- City User Fee

Documentation of Ownership and Identity:
- Copy of Deed
  - If other Owners listed on the Deed have passed, a complete copy of their Death Certificate is required
  - All names listed on the Deed will be required to act as property owner applicants.
- Copy of Driver’s License or NYS or Erie County Photo Identification.

Documentation of Unit Occupancy:
- Tenant Income and Statistical Report (Form will be provided by HOCN) completed and signed by the Tenant household of each occupied unit, OR by Property Owner for any unit that is vacant.

Documentation of Approval for Tenant Unit Participation:
- Lead Hazard Reduction Program Forms (Forms will be provided by HOCN)
- Completed W9 Form (Form will be provided by HOCN) completed and signed by the legal property owner. Please note that all payments are made directly to the contractor using a 2-party check from BURA. The owner will need to sign off on incremental and final payments in addition to the corresponding checks to confirm satisfaction and that the work has been completed according to the specifications.
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REQUIRED DOCUMENTATION FOR HOUSEHOLDS OF TENANT-OCCUPIED PROPERTIES

Documentation of Identity:
- Copy of Driver’s License or NYS or Erie County Photo Identification for all individuals who live with you who are 18 years of age or older
- If children under the age of 18 live with you and are not shown as dependents on your tax return, please provide Birth Certificates or Custody Agreements for each child

Documentation of Household Income:
All income documentation is required for all individuals who live with you who are 18 years of age or older
- Complete copy of your last year’s Federal Tax Return - i.e. the Federal 1040 form, w-2 statements and all schedules which were submitted with the return. This must be submitted for all individuals who must file based on their total income. If no return was filed due to age or income, you will be required to complete an IRS Non-Filing Verification Request Form with our office

If you or a member of your household is employed...
- Pay statements documenting wages received from each employer (full and part time), including any Reserve Duty or National Guard income Note – You should submit a minimum of eight (8) most recent consecutive pay statements for individuals who are paid bi-weekly and ten (10) most recent consecutive pay statements for individuals who are paid weekly
- If you are self-employed, an itemized Income and Expense Statement for the most recent quarter YTD, in addition to your filed complete Federal Tax Returns for the last 3 years, your Business Tax ID Number, and bank statements for the previous six months for your business account(s.)

If you or a member of your household is receiving monthly benefits...
- Social Security Award letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement
- Supplemental Security (SSI or SSD) Award letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement
- New York State Supplemental Program (SSP) Award Letter stating your monthly benefit for the current year (not more than 6 months old) If you do not have a recent copy, call NYS Supplemental at 1-855-488-0541 and ask them to send you a copy of your current monthly benefit statement
- Unemployment Benefit statements covering the most recent 2 month period - including the starting date of payments and the projected end of the benefit year

Documentation Checklist continues on next page
Disability Benefit statements covering the most recent 2 month period - including the starting date of payments and any information regarding the continuation or termination of payments

Pension Benefit award letter (not more than 6 months old) or recent 2 month pay statements

Railroad Retirement, and/or Veteran’s benefit monthly benefit award letter (not more than 6 months old) or statements covering the most recent 2 month period

Current Public Assistance Budget Sheet

Court ordered Support Letters for dependent children or for yourself

If you or a member of your household is receiving no income at this time...

If you are not now employed, have No Income at all at this time, have had no income from any source, and are currently totally dependent on another household member for your support, you will be required to sign a notarized affidavit to be provided by HOCN.

-If you were employed within the last 12 months, you will be required to provide a letter from your former employer noting your last date of employment.

Documentation of Household Assets:

Assets documentation is required for all individuals who live with you who are 18 years of age or older

Bank Statements for the most recent 6 months for any and all accounts held in your name

You must submit all pages of your bank issued statement, no online transaction printouts.

-If the account is held with another individual who is not a member of your household, please provide evidence (for example, a copy of the driver’s license) that that individual does not reside with you.

-If deposits that are not your documented income and exceed $100 are present, please note what the sources of these deposits are. You may be required to complete a notarized affidavit to be provided by HOCN.

Most recent quarterly statement for any 401K, Retirement, Life Insurance, or other benefit accounts you and/or your employer pay into as an investment benefit

Other Documentation:

Tenant Income and Statistical Report (Form will be provided by HOCN) completed and signed
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Documentation of Ownership and Identity:
☐ Copy of Deed
  -If other Owners listed on the Deed have passed, a complete copy of their Death Certificate is required
  -All names listed on the Deed will be required to act as property owner applicants.

☐ Copy of Driver’s License or NYS or Erie County Photo Identification for all individuals who live with you who are 18 years of age or older

☐ Proof of Marital Status:
  -If you are legally married: A copy of your marriage license is required and your spouse must serve as a co-applicant.
  -If you are divorced or legally separated: A complete copy of your Divorce Decree or Separation Agreement is required
  -If you are separated, but not legally: additional information regarding your marital status will be required, including a notarized statement (to be provided by HOCN,) proof of your absent Spouse’s current residence, and tax returns for your two most recent filing years to assist in documenting that your absent Spouse is not a member of your household and has not been for at least 12 months.
  -If your Legal Spouse has passed: A complete copy of their Death Certificate is required

☐ If children under the age of 18 live with you and are not shown on as dependents on your tax return, please provide Birth Certificates or Custody Agreements for each child

Documentation of Household Income:
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☐ If you are self-employed, an itemized Income and Expense Statement for the most recent quarter YTD, in addition to your filed complete Federal Tax Returns for the last 3 years, your Business Tax ID Number, and bank statements for the previous six months for your business account(s.)

Documentation Checklist continues on next page
If you or a member of your household is receiving monthly benefits...

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- **Supplemental Security (SSI or SSD)** Award letter stating your monthly benefit for the current year (not more than 6 months old) *If you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement*

- **New York State Supplemental Program (SSP)** Award Letter stating your monthly benefit for the current year (not more than 6 months old) *If you do not have a recent copy, call NYS Supplemental at 1-855-488-0541 and ask them to send you a copy of your current monthly benefit statement*

- **Unemployment Benefit** statements covering the most recent 2 month period - including the starting date of payments and the projected end of the benefit year

- **Disability Benefit** statements covering the most recent 2 month period - including the starting date of payments and any information regarding the continuation or termination of payments

- **Pension Benefit** award letter (not more than 6 months old) or recent 2 month pay statements

- **Railroad Retirement, and/or Veteran’s benefit** monthly benefit award letter (not more than 6 months old) or statements covering the most recent 2 month period

- **Current Public Assistance** Budget Sheet

- Court ordered **Support Letters** for dependent children or for yourself

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  You must submit all pages of your bank issued statement, no online transaction printouts.
  
  -If the account is held with another individual who is not a member of your household, please provide evidence (for example, a copy of the driver’s license) that that individual does not reside with you.
  
  -If deposits that are not your documented income and exceed $100 are present, please note what the sources of these deposits are. You may be required to complete a notarized affidavit to be provided by HOCN.

- **Most recent quarterly statement for any 401K, Retirement, Life Insurance, or other benefit accounts** you and/or your employer pay into as an investment benefit

- **Recent copy of a Monthly Statement for Mortgage, Homeowners Insurance, and all Loans, Credit Card Accounts**, or other debts owed/ revolving payments.

**Other Documentation:**

- **Tenant Income and Statistical Report** *(Form will be provided by HOCN)* completed and signed by Tenants in any tenant occupied units in your home, or by Property Owner for any unit that is vacant.