

Department of Community Development

Tammy Kam
Program Administrator

Lockport Municipal Building
One Locks Plaza
Lockport, NY 14094
(716) 439-6686
tkam@lockportny.gov

RE: City of Lockport Home Improvement Program

Dear Homeowner,

Enclosed are the fact sheet, application and Lead information booklet for the City of Lockport Home Improvement Program (HIP). Please read fact sheet carefully and complete the application and lead disclosure. "Eligibility for this program will be determined based on total gross household income and the number of residents in the home. Proper documentation will be required to verify this at the time of application submission."

Area	2025 Median Income	100% HLIL (approx. 80% AMI)							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Niagara County	\$221,000	\$56,600	\$64,650	\$72,750	\$80,800	\$87,300	\$93,750	\$100,200	\$106,700

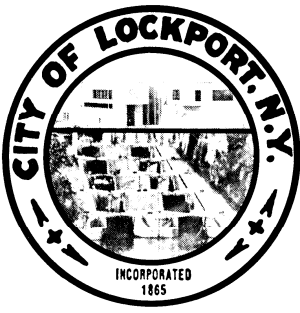
The purpose of HIP is to provide funds to make essential home repairs and correct basic structural deficiencies that present health and safety hazards to residents. The program does **NOT** provide funds for basic remodeling costs or for repairing accessory buildings such as a garage or unheated space/enclosed porch. *The eligible improvements include correction of basic structural defects or foundation problems, replace roofs, doors, windows, siding, upgrade electrical, heating, and plumbing systems, mold remediation, elimination of lead-based paint hazards, handicap accessibility compliance, and replace deficient water and septic systems.*

Any questions please contact Tammy Kam with any questions at 716-439-6686.

Don't wait!! First come, first served!

Sincerely,

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CITY OF LOCKPORT HOME IMPROVEMENT PROGRAM FACT SHEET

PROGRAM DESCRIPTION

The New York State Homes and Community Renewal Program has awarded funds from the Housing Trust Fund Corporation (HTFC) to the City of Lockport to assist owner-occupied single family homes within the City of Lockport in undertaking basic repairs that will extend the life expectancy of the unit and deliver a code compliant, healthy, safe, and livable home to the resident.

The NYS Home Rehabilitation Program helps income-eligible homeowners to substantially reduce their home repair costs by providing direct financial assistance in the form of a grant. The amount and type of financial assistance available to a household is based on income in relation to family size.

GENERAL ELIGIBILITY REQUIREMENTS

The property to be single family owner-occupied housing. If more than one person owns the property, all owners must live there year-round in order for the property to be eligible for the HIP program.

The City will give priority to elderly and/or disabled residents within the target area.

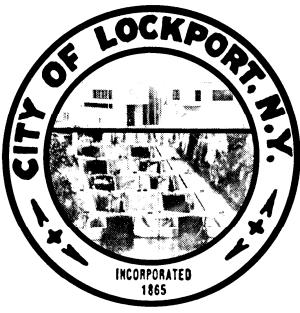
In the event that the demand for HIP funds exceeds availability, the City will give preference to households living in homes with structural deficiencies which are a serious threat to the health and safety of occupants, such as deteriorated roofing causing leakage to heated living space (not porches or garages); inoperable or faulty heating systems; defective plumbing and sanitary facilities, and unsafe electrical systems.

Property taxes, water bills and sewer charges must be paid to date for the subject property, as well as any other property in Lockport owned by the applicant(s).

Insurance premiums and mortgage payments (if applicable) must also be current.

Be prepared to provide verification of these items.

If a property for which grant assistance is provided is sold or transferred, or no longer occupied by the owner(s) or HIP participant(s), or upon the death of the HIP participant(s), within the first FIVE years following completion of work, the entire HIP grant award (100%) must be repaid. 9.9% of the funds towards home improvement would be in a deferred loan; if a property for which this assistance is provided is sold or transferred, or no longer occupied by the owner(s) or HIP participant(s), or upon the death of the HIP participant(s) the entire 9.9% deferred loan must be repaid.



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INCOME GUIDELINES

Eligibility for the program will be determined from total gross household income. The amount and type of assistance provided to a household will depend on the income of the household. **All information on income will be verified by the City.** The income limits established for the program are as follows:

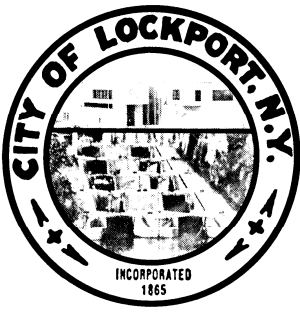
Area	2025 Median Income	100% HLIL (approx. 80% AMI)							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Niagara County	\$221,000	\$56,600	\$64,650	\$72,750	\$80,800	\$87,300	\$93,750	\$100,200	\$106,700

The minimum amount necessary to correct deficiencies will be expended with the maximum amount not to exceed \$35,000. Households will be eligible for a grant for 100% of the rehabilitation costs with 9.9% assistance as a deferred loan.

ELIGIBLE IMPROVEMENTS

The improvements listed in the following section will be given priority under the Home Improvement Program. It is important to note that the purpose of the HIP is to provide funds to make essential home repairs and correct basic structural deficiencies that present health and safety hazards to residents. The program does NOT provide funds for basic remodeling costs, or for repairing accessory buildings, such as a garage or unheated space, for example an enclosed porch.

1. Correct basic structural defects or foundation problems
2. Replace/repair roofs, doors, windows or siding
3. Replace/repair electrical, heating or plumbing systems
4. Mold remediation
5. Elimination of lead-based paint hazards
6. Handicap accessibility compliance
7. Replace/repair deficient water or septic systems



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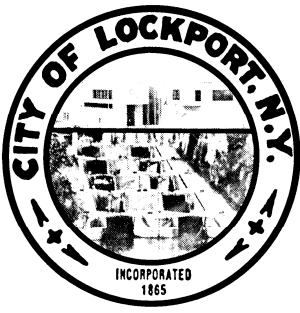
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LEAD-BASED PAINT POISONING

If a property was constructed before 1978, there is a possibility that it contains lead-based paint. A 14-page publication entitled "Protect Your Family from Lead in Your Home" has been handed out during application process. (please sign attached disclosure and return with application)

NATIONAL FIRE PROTECTION ASSOCIATION (NFPA) CODES

HUD requires that all properties rehabilitated under the Home Improvement Program be brought into compliance with NFPA 74, which established a standard for the installation, maintenance of household fire warning equipment, i.e., smoke detectors. NFPA 74 (74-5, 2-1.1.1) states that, at a minimum, smoke detectors "shall be installed in each separate sleeping area in the immediate vicinity of the bedrooms and on each additional story of the family living unit, including basements and excluding crawl spaces and unfinished attics." ALL HIP assisted properties must be brought into compliance with NFPA 74.



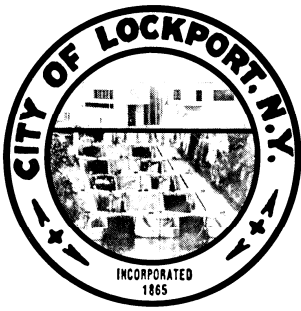
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PROGRAM PROCEDURES

1. Applications will be reviewed for eligibility based on household income and property requirements. **(All property taxes and City service charges, such as sewer and water bills, must be paid.)**
2. Any liens and/or judgements against the property will be reviewed before proceeding.
3. Priority is given to elderly and disabled individuals.
4. The City will verify sources of income to confirm income eligibility criteria.
5. The Program Inspector will conduct an inspection of the property to identify eligible improvements, and prepare a work write-up and specifications, which will be used to secure estimates. The building must meet federal Section 8 Housing Quality Standards, at a minimum, upon completion of rehabilitation.
6. Three bids must be obtained from qualified contractors for the work in most cases. Bids are reviewed by the Program Inspector for completeness. Then the Program Inspector discusses the bids with the owners and the City. The owners and the City select the contractor, but the Home Improvement Program assistance is based on the lowest bid. If the owners select the contractor with the higher price, they must pay the difference.
7. Owners who are required to contribute resources must place their share of the project cost in a non-interest bearing housing escrow account with the City Treasurer before the Construction Contract is signed.
8. A pre-construction meeting will be held at which time the owners and contractor will enter into a contract. After the contract is signed and a building permit is issued by the City Building Inspector with a copy provided to the Community Development Office, a written "Notice to Proceed" will be given to the contractor by the Community Development Department, authorizing work to begin. **WORK CANNOT BEGIN UNTIL THE CONTRACT IS SIGNED, THE BUILDING PERMIT IS RECEIVED AND THE NOTICE TO PROCEED IS ISSUED.**
9. Periodic inspections of the property will be made by the Program Inspector while work is in progress. Upon completion, a final inspection of the improvements will be made by the Program Inspector to ensure conformity with the specifications.
10. Following the final inspection, the owners will authorize the City to make the final payment to the contractor. A one-year warranty for the work is signed at project completion.



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Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards Lead Warning Statement:

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. I/We acknowledge we have received a federally approved pamphlet on lead poisoning prevention.

Applicant

Co-Applicant