



Let's Build a Lead-Safe Utica Together!

This program aims to prevent and limit childhood lead poisoning at NO COST to landlords, homeowners, and tenants by investing in lead-safe housing and helping control hazards from lead in paint, soil, and dust.

FREE INTERPRETATION: Call 315-724-4197 for services and support in languages including:

| | | |
|---|--|--|
| ترجمة فورية (Arabic) | Prevod na bosanski (Bosnian) | မြန်မာဘာသာဖြင့် စကားပြန် (Burmese/Karen) |
| हिंदी में व्याख्या (Hindi) | 한국어 통역 (Korean) | नेपालीमा व्याख्या (Nepali) |
| interpretacao em portugues (Portuguese) | Интерпретация на русском языке (Russian) | Tafsiirka Soomaaliga (Somali) |
| Interpretación en Español (Spanish) | Tafsiri kwa Kiswahili (Swahili) | Phiên dịch tiếng Việt (Vietnamese) |

HomeOwnershipCenter (HOC) can help you complete the application in-person with an intake appointment. Accessibility accommodations for intake appointments are available upon request.

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Pre-Qualification Questionnaire

| OWNER OCCUPANT ↓ <i>Own and occupy one unit in the property</i> | TENANT ↓ <i>You rent the property</i> | LANDLORD / PROPERTY MANAGER ↓ <i>You collect rent from the property</i> |
|--|--|--|
| ↓ Was this Utica property built before 1978? <input type="checkbox"/> YES <input type="checkbox"/> NO | ↓ Was this Utica property built before 1978? <input type="checkbox"/> YES <input type="checkbox"/> NO | ↓ Was this Utica property built before 1978? <input type="checkbox"/> YES <input type="checkbox"/> NO |
| ↓ How many housing units/apartments application in the address? <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5+ ↓ How many housing units/apartments in the address applying for services are vacant? _____ | ↓ How many units are in the application address? <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5+ | ↓ How many units are in the application address? <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5+ ↓ How many units in the address applying for services are vacant? _____ |
| ↓ Is there a child under 6 years of age that lives in or visits your home at least 6 hours a week; OR a pregnant person in the household? <input type="checkbox"/> YES <input type="checkbox"/> NO | ↓ How many children under 6 years of age live or visit your home at least 6 hours a week? _____ ↓ Note: Children under 6 are not required for rental units. | ↓ How many units are in the address applying for services? <input type="checkbox"/> 1-4 <input type="checkbox"/> 5+ |
| ↓ Does your household meet the income guidelines below? <input type="checkbox"/> YES <input type="checkbox"/> NO ↓ If 2+ units does a tenant unit meet the income guidelines? <input type="checkbox"/> YES <input type="checkbox"/> NO | ↓ Does your household meet the income guidelines below? <input type="checkbox"/> YES <input type="checkbox"/> NO | ↓ 1-4 units: Does a unit at the address meet the income guidelines below? <input type="checkbox"/> YES <input type="checkbox"/> NO ↓ 5+ unit building: Do 80% of the total units meet the income guidelines below? <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If you answered YES to the questions in your section, continue with this application. If you answered NO to any of the questions in your section, you may still be eligible. PAUSE and call HOC at 315-724-4197. | | |
| For rental housing, both the landlord and all tenant households must complete an application. | | |

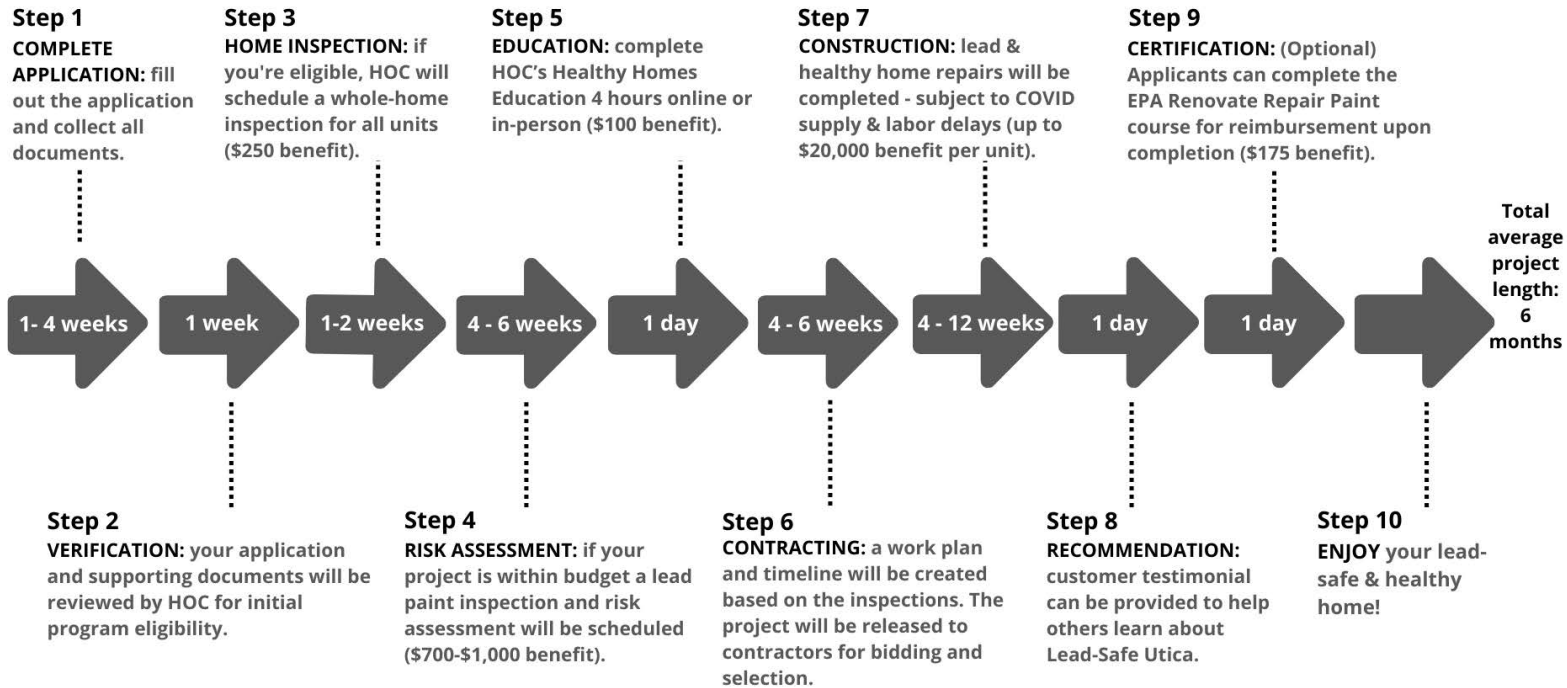
| Household Size | Maximum Gross Income |
|----------------|----------------------|
| 1 Person | Less than \$49,250 |
| 2 People | Less than \$56,250 |
| 3 People | Less than \$63,300 |
| 4 People | Less than \$70,300 |
| 5 People | Less than \$75,950 |
| 6 People | Less than \$81,500 |
| 7 People | Less than \$87,200 |
| 8 People | Less than \$92,800 |

2024 Utica HUD 80% Area Median Income Guidelines
 (Based on financial circumstances at time of application.)

Please call HOC at 315-724-4197 if you are a tenant or owner concerned about lead, but you exceed the income guideline.
 We may have resources that can help.



10 STEP LEAD-SAFE UTICA JOURNEY



This program is offered at no cost. Participants must meet the following requirements:

- Live in or own:** a property within the City of Utica built prior to 1978, with less than 8 units.
- Owners living in a single or multi-family unit applying:** must have a child under 6 years of age who lives or visits at least 6 hours a week and owner must income qualify.
- Properties with 1-4 units:** tenants must income qualify and do NOT need to have a child under 6 years of age.
- Properties with 5+ units:** 80% of units must income qualify and do NOT need to have a child under 6 years of age.
- Properties with 4+ units:** must have a valid fire code certificate with an expiration date that is within 6 months of application.
- Property owners:** that do not live in the property are NOT subject to HUD income guidelines.
- Vacant units:** rental priority given to low-moderate income families with children under 6 years of age or a pregnant household member for three years following rehabilitation.

Application priority will be given to any household unit with a:

- Lead poisoned child under 6 years of age.
- Child under 6 years of age who resides in the home or regularly visits (6+ hours a week or more or a total combination of 60 hours a year).
- A pregnant household member.



DOCUMENTS CHECKLIST

- We strongly recommend collecting all documents first to help you complete the following application.
- Application cannot be processed without supporting documents. Be sure to check off each item as you go.

| <i>Time frame</i> | <i>Step 1: Provide copies of:</i> | <i>Checkboxes Required by Landlord Non-occupant</i> | <i>Checkboxes Required by Owner Occupant</i> | <i>Checkboxes Required by all Tenants</i> |
|--|---|---|--|---|
| N/A | ID: Government issued photo ID (driver's license, passport or non-driver ID) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| N/A | ID: Social Security Cards (for all household members) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Past 2 years | Income: Federal Income Tax Returns from the previous two year (3 years if self-employed) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Past 2 years | Income: Income Statements from the past 2 years, if applicable (W-2s and ALL FEDERAL income tax schedules, 1098s, 1099s) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| YTD | Income: Year to date profit and loss records (only if self-employed) | | <input type="checkbox"/> | <input type="checkbox"/> |
| Most recent three months at time of submission | Income: 3 most recent consecutive bank statements for checking and/or savings accounts. Include any stocks, bonds, CD's, 401k's & retirement accounts, or trusts showing the current balance & annual percentage rate. | | <input type="checkbox"/> | <input type="checkbox"/> |
| Most recent two months at time of submission | Income: Most recent 2 month consecutive pay stubs (8 if paid weekly or 4 if paid bi-weekly) | | <input type="checkbox"/> | <input type="checkbox"/> |
| Current years' award letter | Income: Award letters for Social Security, Social Security Disability or Workers Compensation | | <input type="checkbox"/> | <input type="checkbox"/> |
| Most recent 3 months at time of submission | Rental Payment: Proof of rental income – Owner provides the last 3 months; copy of check from tenant and receipt or notarized statements listing each tenant/unit and the rent received per month. | <input type="checkbox"/> | <input type="checkbox"/> | |
| Most recent 3 months at time of submission | Rental Payment: Proof of rental payments – Tenant submits copies of canceled checks, receipts from the property owner or bank statements documenting the payments via check or credit card. | | | <input type="checkbox"/> |
| Not older than one month at time of submission | Utility Bill: Copy of most recent paid in full electric and heating bill(s) for all units showing account number, service name and address. Include all pages. UTILITIES MUST BE UP TO DATE OR YOU MUST PROVIDE PROOF OF AN EXISTING PAYMENT PLAN WITH THE UTILITY COMPANY. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Most recently filed | Property: Current deed showing full property description and date of record. If a property owner is deceased, please provide a death certificate. Properties with a life estate, or held in a trust are not eligible for this program. | <input type="checkbox"/> | <input type="checkbox"/> | |
| Not older than one month at time of submission | Property: Current monthly mortgage statement (if applicable). If your mortgage is paid off, please provide a written statement or pay-off letter. Properties with reverse mortgages (HECM) are not eligible. | <input type="checkbox"/> | <input type="checkbox"/> | |
| Most recent paid tax year | Property: Proof of all paid property taxes: school, county, and city. Provide one of the following: <ul style="list-style-type: none"> ● Copy of tax receipts with paid stamps for the current year's taxes ● Copy of the annual escrow analysis statement ● Printout from a local tax assessor showing taxes are paid up to date ● Senior STAR exemption; provide proof of zero balance | <input type="checkbox"/> | <input type="checkbox"/> | |
| Current and active policy | Property: Homeowners insurance declaration page showing the annual premium and proof it is paid up to date. | <input type="checkbox"/> | <input type="checkbox"/> | |
| N/A | Property: Codes violation report showing any open citations (if applicable). | <input type="checkbox"/> | <input type="checkbox"/> | |
| Valid for at least 6 months after application is submitted | Property: Valid fire code certificate for properties with 4 or more units. | <input type="checkbox"/> | <input type="checkbox"/> | |
| Not older than one month at time of submission | Children: Proof of blood lead test: each child under the age of 6 that resides in the household must have been tested for lead poisoning within 6 months of the application date unless the child's parent or legal guardian chooses not to have the child tested. | | <input type="checkbox"/> | <input type="checkbox"/> |

***All units must complete an application and submit the required documents.
If you have any questions or concerns, please contact HOC at 315-724-4197.***

Lead-Safe Utica

Non-Owner Occupied Resources



| Document Checklist Item | Resources |
|--|---|
| ID: Government issued photo ID (driver's license, passport or non-driver ID) | http://oneidacountysheriff.us/lawenforcement/identificationcards ID Cards are issued on Mondays and Tuesdays, 8:30 AM - 11:00 AM and 1:00 PM - 3:30 PM. The office is closed on all legal Holidays. The charge for an ID Card is \$20.00. |
| ID: Social Security Cards (for all household members) | https://www.ssa.gov/ssnumber/ Request a copy of a lost, stolen, or damaged card or request a SSN for the first time. |
| Income: Federal Income Tax Returns from the previous two year (3 years if self-employed) | https://www.irs.gov/individuals/get-transcript Order copies of tax records including transcripts of past tax returns, tax account information, wage and income statements, and verification of non-filing letters. |
| Income: Income Statements from the past 2 years, W-2s and tax schedules, (1098s, 1099s) | https://www.irs.gov/individuals/get-transcript Order copies of tax records including transcripts of past tax returns, tax account information, wage and income statements, and verification of non-filing letters. |
| Income: Year to date profit and loss records (only if self-employed) | If you have an accountant, she/he can help you with this. To prepare one yourself: -https://digital.com/how-to-start-an-online-business/profit-loss-statement/ -https://templates.office.com/en-us/profit-and-loss |
| Income: Award letters for Social Security, Social Security Disability or Workers Compensation | https://www.ssa.gov/myaccount/proof-of-benefits.html Log into or create your "My Social Security Account" to access and print award letters. Call 1-800-772-1213. Visit your local Social Security office at 10 Broad St, Utica, NY 13501. |
| Utility Bill: Copy of most recent paid in full electric and heating bill(s) for all units showing account number, service name and address. Include all pages. | Print a copy from your online account: https://www.nationalgridus.com/MA-Home/Billing-Payments/ Call National Grid (1-800-642-4272), ask them to Fax or Email a copy to HOC. Fax: 315-724-1415, Email: Home@unhs.org |
| Property: Current deed showing full property description and date of record. | Search and Print deed here: https://www.searchiqs.com/NYONE/SearchAdvancedMP.aspx If a property owner is deceased, please provide a death certificate. Access copies of death certificates here: https://www.health.ny.gov/vital_records/death.htm |
| Property: Life Estate Definition | A "life estate" refers to an ownership interest by a person that is not the current property owner, as shown on the deed. This person is called a "life tenant". |
| Property: Proof of all paid property taxes: school, county, and city. | Provide one of the following: Copy of tax receipts with paid stamps for the current year's taxes: -Department of Assessment 1 Kennedy Plaza, Utica, NY 13502, (315) 792-0125 Copy of the annual escrow analysis statement: -Contact your lender for a copy Printout from a local tax assessor showing taxes are paid up to date https://selfservice.cityofutica.com/MSS/citizens/default.aspx |
| Property: Codes violation report showing open citations (if applicable). | Codes Department, 1 Kennedy Plaza Utica, New York 13502, (315) 792-0163 |
| Property: Valid fire code certificate for properties with 4 or more units. | Codes Department, 1 Kennedy Plaza Utica, New York 13502, (315) 792-0163 |
| Children: Proof of blood lead test | Contact the child's pediatrician and request a test or a copy of the results. If you do not have a pediatrician, call to schedule an appointment at the following: -MVHS Sister Rose Vincent Family Medicine Center, 120 Hobart Street, Utica 315-798-1149 -Mosaic Health Utica, 1651 Oneida Street, Utica, NY 315-793-7600 -Upstate Family Health Center, 1001 Noyes Street, Utica, NY 315-624-9470 |

Lead-Safe Utica Non-Owner Occupied Application



| Property Owner | | | Property Information | | |
|--|---------------|----------------|--|--------------------|---------------------------|
| Property Owner Name: | | Date of Birth: | Address of property requesting Lead Funds: | | |
| Social Security Number: | Home Phone: | Cell Phone: | # of Units: | Value of Property: | Mortgage Balance: |
| Owner Primary Address (Street) | | | Date Purchased: | | |
| Address (City) | | (State) | (Zip) | | |
| County | Email Address | | Property Manager Name: | | Property Manager Phone #: |
| Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed | | | Property Manager Email | | |
| Highest Level of Education Obtained <input type="checkbox"/> Below High School Diploma <input type="checkbox"/> High School Diploma/Equivalent <input type="checkbox"/> 2 Year Degree <input type="checkbox"/> Bachelors Degree <input type="checkbox"/> Masters Degree <input type="checkbox"/> Above Masters | | | Do you have a written codes Violation or ROP/fire inspection report? | | |
| Primary Language: <input type="checkbox"/> Check this box if interpreter is needed | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

Unit Information

| Tenant First & Last Name | Phone Number | Unit # | # of Occupants | # Bed Rooms | # Bath Rooms | # of Children under 6 | Utilities Included Yes or No |
|--------------------------|--------------|--------|----------------|-------------|--------------|-----------------------|------------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Are there children under the age of 6 who visit the home a significant amount of time (visit at least twice a week, each visit is at least 3 hours, with an annual combination of all visits of at least 60 hours)?

Yes No Unsure If Yes; how many children visit? _____

List any property issues or structural deficiencies:

Lead-Safe Utica

Non-Owner Occupied Application



| CERTIFICATIONS | | |
|---|--|--|
| | Applicant | Co-Applicant |
| Are you a US Citizen or a lawful permanent resident? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you had any outstanding judgments? If yes, Date Discharged _____ | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| In the last seven years, have you been declared bankrupt? If yes check one: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Date Discharged _____ | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you had property foreclosed upon or given title or deed in lieu thereof, in the last seven years? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Are you a party in a lawsuit? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Are you obligated to pay alimony, child support or separate maintenance? If yes, list amount: _____ | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you have any past-due obligations owed to or insured by an agency of the federal government? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you receive alimony, child support or separate maintenance? If yes, list monthly amounts: _____ | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you receive Social Security and/or disability benefits? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you have a disability? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Are you a Veteran? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Are you Active Military? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you have a reverse mortgage (HECM loan) on your property? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Do you have a life estate as recorded on your property deed? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |

| INFORMATION FOR GOVERNMENT MONITORING PURPOSES | | | |
|---|--|---|--|
| <p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p> | | | |
| APPLICANT <input type="checkbox"/> I do not wish to furnish this information | | CO-APPLICANT <input type="checkbox"/> I do not wish to furnish this information | |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | |
| Race (Check all that apply): <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White | | Race (Check all that apply): <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White | |
| Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Non-Conforming/Other _____ | Born outside US: <input type="checkbox"/> YES <input type="checkbox"/> NO | Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Non-Conforming/Other _____ | Born outside US: <input type="checkbox"/> YES <input type="checkbox"/> NO |

Lead-Safe Utica Non-Owner Occupied Application



SIGNATURE SECTION

I (We) authorize that staff of HomeOwnershipCenter to obtain income and asset verifications from all household income sources. I (We) authorize HomeOwnershipCenter to also obtain credit reports in connection with this application and as needed based on program requirements. This information may be shared with Neighborworks America, HUD and any other project partner, which have oversight to review files, policies and procedures. I (We) authorize the HomeOwnershipCenter to obtain a copy of the Closing Disclosure, Appraisal and Real Estate Note(s) from the lender who made me/us a loan and/or the title company that closed the loan (when applicable). I (We) understand that all information contained in this application will be kept confidential in accordance with the Freedom of Information Act.

I (We) acknowledge that I have read and received a copy of the HomeOwnershipCenter's Privacy Policy. I (We) understand that any intentional or negligent misrepresentation(s) of the information contained on this application may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

For Loan Projects Only:

I (We) understand that a lien will be placed against my (our) property for the total amount of the loan, plus fees. I (We) understand that loan funds provided by the HomeOwnershipCenter may be federal dollars and that certain restrictions, guidelines and standards apply. I (We) understand that if I (we) refuse to accept and/or follow said standards as created by the HomeOwnershipCenter policies and programs that our application may be denied and no loan funds issued.

I (We) confirm that all of the information provided within this application is correct and factual. No information has been withheld. We understand the necessity for accurate and complete information and we will provide any needed information to complete this application. We understand that deliberately providing inaccurate information or an unwillingness to provide the necessary information or documents in a timely manner will result in the delay or disqualification of my application.

I (We) have read and understand all the information contained in this program application:

Signature of Primary Applicant

Date

Signature of Co-Applicant

Date

Please tell us how you heard about us...

- Radio Television Social Media Referral: if referral, by who? _____
- Cornell Cooperative Extension Department of Health Weatherization Codes City of Utica Doctor School Nurse
- Other _____

FOR OFFICE USE ONLY

Please select a Program:

- Lead-Safe Utica
- Homebuyer Education
- Financial Coaching
- City of Utica Home Repair Program
- City of Rome Home Repair Program
- Manufactured Home Replacement
- HECM/Reverse Mortgage
- Foreclosure Intervention/Prevention
- Home Rehabilitation/Other

NOTES:



Privacy Policy

HomeOwnershipCenter (HOC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both verbally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you:

- Information we receive from you verbally, on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, your creditors or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures:

- You have the opportunity to “opt-out” of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- If you choose to “opt-out,” we will not be able to answer questions from your creditors. If, at any time, you wish to change concerning your “opt-out,” you may call us at (315) 724-4197 and do so.

Release of your information to third parties:

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you or is a requirement of grant awards which make our services possible.
- We may also disclose any non-public personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to non-public personal information about you to those employees who need to know that information to provide services to you. We maintain physical electronic and procedural safeguards that comply with federal regulations to guard your non-public physical information.

By signing this Privacy Policy, I confirm that I have received a copy and understand that I am not under any obligation to utilize any other services or programs provided by the HOC and/or its partners in order to receive counseling services.

Primary Applicant Signature

Date

Co-Applicant Signature

Date



Disclosure Statement

HomeOwnershipCenter (HOC) is a private, not-for-profit 501(c)(3) organization established in 1979 to improve the quality of local housing and neighborhoods. Its mission is the Revitalization and Growth of Neighborhoods. As such, HOC is dedicated to enhancing the quality of life for families in its service area by providing comprehensive housing assistance, housing counseling, neighborhood revitalization and leadership development services that help:

- People become first-time homebuyers
- Homeowners maintain the value of their homes
- Strengthen neighborhoods
- Fill financial, housing and community development needs not met by the private sector

The agency offers a variety of housing related services including homeownership assistance, home improvement grant and loan programs, Foreclosure Intervention Counseling, and Reverse Mortgage counseling. HOC also provides grant writing assistance and administrative services for County government grants that provide low income customers with funds for homeownership purchase and home rehabilitation. HOC is a NeighborWorks® America Charter Member.

HOC provides services to Oneida, Herkimer, Fulton, Montgomery, Madison, and Otsego County residents to assist in areas such as:

- First Time Home Buyer Education and Financial Literacy Education
- Post purchase (non-delinquency) Home Buyer Education
- One-on-one continuing education for pre-purchase first time home buyers
- Home Improvement Programs to assist existing homeowners
- Financial Coaching

The counseling services, lending products, rehabilitation, affordable housing and other forms of assistance that may be offered HOC, its subsidiaries, affiliates or directors, officer's employees, agents or partners may also be offered by other providers and you are under no obligation to utilize services from the HOC regardless of the recommendations made by counselors.

An individual trustee officer, agent or employee who believes that he or she might have a real or perceived conflict of interest should notify HOC immediately.

By signing this disclosure, I understand that I am not under any obligations to utilize any other services or programs in order to receive counseling services. I also recognize that I am under no obligation to utilize the services provided by HOC partners as well.

Primary Applicant Signature

Date

Co-Applicant Signature

Date

Fee Schedule:

HomeOwnership Counseling - \$50.00

4-Hour Financial Coaching Package - \$99.00

Homebuyer Education Package - \$100.00

*****Discounted prices are available for those who meet certain income criteria.*****



Authorization to Disclose Information and Release from Liability

I, _____ authorize the release of relevant information to the entities specified below, in connection with the program application, including personal information, and housing related information. Examples of such information include name, address, phone number, date of birth, utility account numbers, number of individuals living in the household and results of housing assessment.

Information I provide will only be released to further the goals of the program, such as referrals for housing improvement and health related services, except as required by applicable law. I understand that such information will not be used for any purpose that is unrelated to the program for which I am applying. I also understand that it is the policy of partners to share only the information that is relevant to the partner's role. **I agree to allow my data to be shared with current and future agencies. I understand that I may also be required to sign additional disclosures as required by other partner agencies.**

Proposed recipient(s) of the information:

Any government body, agency or other organization that is currently or may become a participant in the Green & Healthy Homes Initiative (GHHI) Compact can receive personal and housing related information. These entities are listed below. I understand that this list may be updated and changed from time to time, and that a current list will be maintained by and will be available upon request from: **1611 Genesee Street Utica, NY 13501**

The following is a list of partner agencies that are currently authorized to receive client information in connection with the GHHI Compact: City of Utica, Oneida County, HomeOwnershipCenter (HOC), Lead Poisoning Prevention Programs, Department of Health, medical & insurance providers, The Community Foundation of Herkimer & Oneida Counties, Inc., Mohawk Valley Community Action Agency, Section 8, Cornell Cooperative Extension, Resource Center for Independent Living, City of Utica and Oneida County Green & Healthy Homes Initiative (GHHI) Compact, and NYSERDA. These agencies may receive personal and housing/weatherization related information as part of this program application.

I agree to release and hold harmless HOC and the partners listed above from any and all liability from any harm, whether foreseen or unforeseen, involved in the program for which I am applying. This shall include, but not limited to, a claim of negligence, fault or neglect by HOC. I am participating in the program identified on the program application at my own risk. I understand that HOC will not be held responsible for any injuries or damages resulting from my participation in this program. This release is binding upon me, my heirs, executors, administrators and assigns.

Address

Date

Primary Applicant Print Name

Primary Applicant Signature

Co-Applicant Print Name

Co-Applicant Signature



Housing Rehabilitation Program Standards

What to Expect:

Upon program approval, a representative from the HomeOwnershipCenter (HOC) will schedule and perform a property evaluation. If the property is approved based on condition, a scope of work will be determined by the Home Improvement Specialist based on the property needs. ***The funds will be used to repair or replace health and safety deficiencies and/or extend the useful life of the homes components. The funds are restrictive and can only be used on eligible activities. Please note: eligible replacement costs are limited to builder grade materials.***

Not Included

- Garage* (may be included if it is attached to the home, or is a lead hazard)
- Decks* (repairs or replacement may be included if the existing structure is a safety hazard)
- Landscaping or fencing
- Pool or pool repairs
- Remodel (layout change, wall demolition, etc.)
- Clean-up or removal or excess build up, debris or clutter
- Replacement or repair of appliances not permanently affixed to the home
- Beautification/high end finishes (new wallpaper, paint, granite counter top, etc.)
- Electronics (tablets, cameras, home surveillance, laptops, alarm system, etc.)
- Additions

Property Condition Requirements

Failure to meet the following property conditions prior to a scheduled evaluation by HOC Contracts Management staff will result in automatic disqualification for the program for which you applied. **Please Note: Inspector has a right to not enter or end inspection if the following conditions are not met.**

1. The property must be available for evaluation upon request of HOC staff within eight (8) days of the initial attempt to contact you. **ALL** areas of the property must be available, including but not limited to attached garages, basements and attic areas. There must be no excess clutter or hoarding. A clear path to all areas of the home must be established.
2. The owner or owner's Power of Attorney must be present during the evaluation.
3. The property must be considered habitable space, meaning all utilities must be connected and operating, including but not limited to heating, lighting, ventilation, electricity, potable water and sewer drainage.
4. All pets must be secured.
5. Rooms used for storage or containing items that would inhibit an evaluation of that space must be cleared prior to the scheduled appointment.
6. The property must be sanitary. If HOC staff comes into contact with or suspects the presence of unsanitary conditions, including but not limited to pet waste, rodent infestation, fleas/pests, or noxious odors, the evaluation will cease and the applications will be denied.
7. The property must be free of hazardous materials that may endanger the health and/or safety of HOC staff.

I/We acknowledge receipt of the HomeOwnershipCenter's Housing Rehabilitation Program Standards and Property Condition Requirements and I/we fully understand that failure to comply will result in termination of our project.

Primary Applicant Signature

Date

Co-Applicant Signature

Date



NYSERDA & Empower NY Referral Instructions

Please complete the following pages if you are responsible for your units utilities. Your answers will help us identify additional funding. If eligible your application will be referred to Empower New York. Empower NY provides no-cost energy efficiency solutions to income-eligible New Yorkers. Empower NY will connect you with participating contractors to assess if your home would benefit from free energy upgrades such as:

- Home energy assessment to identify areas of possible energy improvements
- Tips on how to save energy
- Installation of high-efficiency lighting
- Attic and wall insulation
- Installation of clean heating and cooling heat pumps
- Replacement of old, inefficient refrigerators and freezers
- Water-saving shower heads
- A monthly electric bill credit of between \$5-\$15 from community solar

If you meet the preliminary income requirements, the HomeOwnershipCenter will refer your application to Mohawk Valley Community Action Agency's Weatherization Program and to the Community Energy Engagement Program Coordinator at Cornell Cooperative Extension.

SECTION D: UTILITY INFORMATION

My main heating fuel is:

Electric Oil Kerosene Natural Gas Propane Wood Pellets I don't know

Other: _____

My secondary heating fuel is:

Electric Oil Kerosene Propane Wood Pellets Coal I do not have secondary fuel

Other: _____

ELECTRIC UTILITY: If you are responsible for the electric bill, provide the following:

Utility Name: _____

Account Number: _____ If NYSEG or RG&E – POD # _____

GAS UTILITY: If you are a natural gas utility customer and responsible for the bill, provide the following:

Utility Name: _____

Account Number: _____ If NYSEG or RG&E – POD # _____

PRIMARY FUEL SUPPLIER: if you heat by a fuel other than natural gas or electricity, provide the following:

Company Name: _____

Account Number: _____

SECTION E: PARTNER INFORMATION

If you would like to work with a specific participating program contractor in NYSERDA's energy efficiency programs, please indicate below. We will work to accommodate your request, but final selection is based on the participating program contractor's availability and acceptance of your project. If you are not working with a program contractor, we will assign the next available participating program contractor from our approved list or you can select from one of our participating contractors at nyserdera.ny.gov/Contractors/Find-a-Contractor/Empower-Plus-Contractors.

Contractor Name: _____

NYSERDA supports a network of professional energy advisors who may already be assisting you with this program, other NYSERDA programs, utility offerings, and other local resources. If you are currently working with a NYSERDA Clean Energy Hub, please indicate which one below. The program will share limited project information with them so they can continue to assist you each step of the way. A list of Hubs can be found at nyserdera.ny.gov/All-Programs/Regional-Clean-Energy-Hubs.

Clean Energy Hub Name and/or Organization: _____

SECTION F: INCOME DOCUMENTATION - Please select one of the following

- A. Referral letter: If you received a letter from NYSERDA with a referral code, enter it below. If you have a referral code, no additional income documentation is required.

Referral Code#: _____

- B. Provide a copy of ONE of the following: Copy of entire award letter for HEAP, SNAP (Food Stamps), TANF (Temporary Assistance for Needy Families) or Supplemental Security Income dated within the past 12 months. No additional income documentation is required.

- C. If A, or B above do not apply, then provide income documentation under one of the options below:

Option 1

- Pay stubs: all household gross income for the last 60 days. To calculate monthly income total, if income is:
 - Weekly: multiply weekly income representing 4 most recent weeks by 4.3
 - Bi-weekly: multiply 2 most recent consecutive weeks by 2.15
 - Twice a month: multiply by 2
- Social Security and/or Social Security Disability: copy of award letter
- Documentation of all forms of income. This can include disability, worker's compensation, unemployment, pension, maintenance, annuities, Veteran's benefits, and all other income
- Self-Employment: IRS Report of quarterly earnings for the last three months

Option 2

- Tax returns: This option is only available if all household members who were required to file a tax return did so. If documenting income with tax returns, all sources of income must be documented with tax returns. Returns must be the most recent Federal Income Tax Return (Form 1040, 1040A, or 1040EZ). If documenting rental, business or farm income – you must submit corresponding schedules (Schedule C, E, and F).

SECTION G: INCOME INFORMATION

Total number of members in the household? _____

If applying using option A or B from above, only fill in Full name, gender, age, and student. If you selected option C, complete the full table.

Include the following information for each household member. For gender please use the following:

1. Self-identified Male, 2. Self-Identified Female, 3. Other

| Full Name | Gender | Age | Student (Yes or No) | Source(s) of Income | Weekly | Monthly | Yearly |
|---------------------------------------|--------|-----|---------------------|---------------------|--------|---------|--------|
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| | | | | | \$ | \$ | \$ |
| Total Income for the Household | | | | | \$ | \$ | \$ |

SECTION H: DEMOGRAPHICS

To assist NYSERDA in understanding the impacts of our programs on local communities, please complete the below demographic questions. Answering these questions is optional and does not affect your program eligibility.

Indicate the number of household members who are:

60 years of age or older: _____ Disabled: _____ 17 years of age or younger: _____

Past/current military service members: _____

Indicate if the applicant is: *(select at least one, and as many as applicable)*

- | | |
|--|--|
| <input type="checkbox"/> Prefer Not to Answer | <input type="checkbox"/> Native Hawaiian or Pacific Islander |
| <input type="checkbox"/> Native American / First Nation / Alaskan Native | <input type="checkbox"/> White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Unknown |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Other |

Indicate if the applicant is:

- | | |
|---|---|
| <input type="checkbox"/> Hispanic, Latino, or Spanish Origins | <input type="checkbox"/> Unknown |
| <input type="checkbox"/> Not Hispanic, Latino, or Spanish Origins | <input type="checkbox"/> Prefer Not to Answer |

Indicate how many members of the household are: *(select at least one, and as many as applicable)*

| Number | Race |
|---------------|---|
| _____ | American Indian or Alaska Native |
| _____ | Asian |
| _____ | Black or African American |
| _____ | Native Hawaiian or Other Pacific Islander |
| _____ | White |
| _____ | Multi-race (two or more of the above) |
| _____ | Other |
| _____ | Prefer not to answer |

Indicate ethnicity of household members including primary applicant:

| Number | Ethnicity |
|---------------|--|
| _____ | Hispanic, Latino, or Spanish Origins |
| _____ | Not Hispanic, Latino, or Spanish Origins |
| _____ | Unknown |
| _____ | Prefer not to answer |

SECTION I: APPLICANT AFFIRMATION

I, _____ authorize the release of my eligibility determination and information provided on this application, supporting documents including income documentation, as well as information regarding my project status, and project information (including existing household conditions, installed measures, energy savings, and other data) to the following: NYSERDA and its representatives; to the extent my project is receiving federal funding to the U.S. Department of Energy and its representatives; the NYS Weatherization Assistance Program (WAP) and/or its designated representatives; any community-based organizations working on behalf of NYSERDA programs; my electric and natural gas utilities; and the following individuals or organizations: _____ whom I have engaged for the purpose of assisting me with the completion and submittal of the application.

Customer agrees and authorizes their utility's sharing of the participant-customer's information and/or project-level information with New York State Department of Public Service Staff and NYSERDA, including its agents or authorized representatives, consistent with NYSERDA's New York State Public Service Commission and statutorily authorized responsibilities, including, but not limited to supporting market development initiatives, and other evaluation and measurement activities. (For clarity, the term project level includes the information based on the scope of the project, including, but not limited to, aggregated and anonymized whole building, building or subsets of the project.)

Participant agrees and authorizes the sharing of the participant-customer's information and/or project-level information with New York State Department of Public Service Staff and appropriate local utility, including its agents or authorized representatives, in carrying out its responsibilities under New York State Public Service Commission orders. (For clarity, the term project level includes the information based on the scope of the project, including, but not limited to, whole building, building or subsets of the project.)

I understand that the information provided by me may be used to contact or assist me to utilize any current or future program offerings I may be eligible for and for the purposes of determining eligibility for NYSERDA and/or utility residential programs and financial incentives, determining eligibility for the NYS WAP, for estimating energy savings potential, and for evaluation purposes. I understand that all information will be kept confidential to the extent permitted by law. I understand that if services are provided to me through NYSERDA's residential programs or the NYS WAP, that my participation in these programs will not affect my social security, public assistance, or any other income.

I understand that this application does not guarantee that assistance will be granted to me. Whether or not services are provided will depend on the number of applications received and the availability of funds and priorities established by the programs.

I agree to provide NYSERDA representatives, the NYS WAP representatives, and independent participating contractors access to my dwelling, at times that are mutually acceptable, to perform program activities including energy inspections, installation of measures, Quality Assurance, and evaluation activities. I understand that participating contractors are independent contractors and provide a one-year warranty on labor for work completed. I further understand that participating contractors and vendors will provide appropriate warranties on any equipment provided and that no additional warranties are provided by NYSERDA or the NYS WAP.

I subscribe and affirm, under the penalties of law, that the statements made on all parts of this application, including statements made on any accompanying documents, have been examined by me and are to the best of my knowledge true and complete.

I understand that my signature on this form gives permission for NYSERDA, representatives of the NYS WAP, and their designees to assure my eligibility for NYSERDA's programs and the NYS WAP. I consent to any inquiry to verify or confirm the information that I have given. I understand that if I give false information or withhold information in order to receive benefits that I am not entitled to,

I can be prosecuted to the fullest extent of the law. I also state that no person named in this application is subject to disqualification for weatherization services under the Immigration Reform and Control Act of 1986 (Public Law 99-063).

Applicant Signature

Date

Applicant Representative Signature

Date

Your contact information may be shared with other residential programs within NYSERDA. To opt out of this, please initial here. _____