



Schenectady Lead Safe Housing Program
107 Nott Terrace, Suite 300
Schenectady, New York 12308-3170
Telephone: (518) 386-2818 Fax: (518) 386-2822

INITIAL APPLICATION CHECKLIST FOR LEAD – Owner Investor

LEAD staff can provide assistance prior to submitting an application to make sure that all applicable items will be submitted. LEAD Staff will review all applications for completeness and will return incomplete applications.

- 1) _____ Completed Application (Pages 1-4), signed by the owner(s) and certifying that:
 - (1) All information is true and correct
 - (2) Authorizes the Agency to verify the information provided;
- 2) _____ A recorded deed to the property.
- 3) _____ Evidence of adequate property insurance, including flood insurance if required.
City of Schenectady must be listed as a Loss Payee or Mortgagee on your policy as follows:
Schenectady Lead Safe Housing Program
105 Jay St
Schenectady, NY 12305
- 4) _____ Property Tax receipt for prior twelve months.
- 5) _____ Mortgage Statement showing principal (paid to date), interest and escrow amounts.
- 6) _____ Each tenant is required to fill out Tenant Information Form (Pages 5-10) and must provide proof of all household income (**4 current pay stubs and a copy of the most recent Federal Income Tax Return with all attachments, including W-2's**).
- 7) _____ Release form for Blood Lead Test for each tenant with children under the age of six.

(FOR OFFICE USE ONLY)

APPLICATION #: _____ **DATE RECEIVED:** _____

Administered by Schenectady County Public Health Services on behalf of the City of Schenectady



PROPERTY INFORMATON

1) Property Address _____

City Schenectady State NY Zip Code _____

2) Number of Living Units _____

3a) House built before 1978? YES NO 3b) Year house was built? _____

4) Existing Mortgage? YES NO if yes,

Name Bank _____

Address _____

City _____ State _____ Zip Code _____

5) Mortgage: Monthly Payment \$ _____

a) Mortgage payment includes Property Tax? YES NO

b) Mortgage payment includes Homeowner insurance? YES NO

6) Is this property subject to a HUD or EPA Lead Disclosure enforcement action? YES NO

PROPERTY CHARACTERISTICS

1) Are you currently doing rehabilitation or repair on the property: YES NO

2) Building Type: Frame: Brick Veneer: Masonry:

3) Building Height: One Story Two Story Three Story

4) Indicate below rents charged for each unit, are utilities included, number of bedrooms, and whether occupied or vacant:

Unit #	Rent per month	Section 8 Yes or NO	#of bedrooms	Occupied = O Vacant = V	Location by floor (1 st , 2 nd , 3 rd etc)

APPLICATION CERTIFICATIONS

1. The applicant certifies all information in this application is true to the best of his or her knowledge and belief. The applicant realizes that any wrongful information knowingly provided for the qualifying for this program will disqualify me from receiving any assistance and may subject me to criminal prosecution.
2. The City of Schenectady is further authorized to perform such verifications of any source named in this application including credit, banking, pensions, employment, etc, as necessary.
3. For LEAD grant made to assist **rental units** in this property; I agree that those units shall be made available to families with incomes **below 50%** of the Schenectady area median income for not less than 3 years following the completions of LEAD hazard control activities and **shall give priority to families with children under 6 years of age.**
4. For rental units, maximum rent cap is 30% of 50% of the Median income adjusted for household size as determined by HUD.
5. The applicant agrees to retain the property described in this application for a period of three years. If the property is sold within three (3) years of the date that the Grant Agreement is signed, or in the event of default the entire sum of the LEAD grant award will be payable to the City.
6. Property insurance must be maintained in good standing for the full 3 year period from the date the grant agreement is signed.

Property Owner (please print name)

Property Owner (please print name)

Property Owner's Signature

Date

Property Owner's Signature

Date

Property Address

Received by

Date



2016 HUD Income Guidelines

- 1) For owner-occupants, **all units assisted with grants shall be the principal residence of families with income at or below 80 percent of the area median income level** and not less than 90 percent of the units assisted with grants under this section shall be occupied by a child under the age of six years or shall be units where a child under the age of six years spends a significant amount of time visiting;
- 2) For rental property, at least **50% of the units must be occupied by or made available to families with incomes at or below 50%** of the median income and the **remaining units shall be occupied or made available to families with incomes at or below 80%** of the area median income level. In all cases the landlord shall give priority in renting units assisted to families with children under the age of six years.

Building with five or more units may have 20% of the units occupied by families with incomes above 80% of median income level.

80% median is as follows:

<u>Household Size</u>	<u>Maximum Income</u>
1	\$46,550.
2	\$53,500
3	\$59,850
4	\$66,500
5	\$71,850
6	\$77,150
7	\$82,500
8	\$87,800

50% median is as follows:

<u>Household Size</u>	<u>Maximum Income</u>
1	\$29,100
2	\$33,250
3	\$37,400
4	\$41,550

5	\$44,900
6	\$48,200
7	\$51,550
8	\$54,850

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