



Assemblywoman

Alicia L. Hyndman

HOUSING RESOURCE GUIDE

SUMMER 2016

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Dear Neighbors,

Owning a home is one of the hallmarks of the American dream. For many of us it is the largest and most important investment we have made. As a homeowner myself, I faced challenges that come with homeownership, and that is why I'm sharing my home owners resource guide to let you know about the various services that the state and my office can help you with. Whether you're looking to buy a home for the first time, in foreclosure, or looking to reduce your mortgage or utilities, there are programs available that you may qualify for.

While homeownership maybe difficult at times, it is important to know that you're not alone. Together we can work to make our community better. As always, if you have any questions or need assistance, my office is always available. Please contact me at 718-723-5412. Thank you.

Yours in service

Alicia Hyndman
Assemblywoman, 29th District

Foreclosure Relief

The foreclosure crisis has taken a serious toll on our community. These vacant homes are often left neglected and unsecured, bringing down property values of surrounding homes and often becoming a safety issue as squatters and criminals find refuge in these properties.

To help combat this issue, I co-sponsored legislation to create the New York State Community Restoration Fund. The goal of this fund is to help homeowners facing foreclosure due to economic hardships and help address the unkempt, vacant homes left in our community.

If you are in foreclosure or in danger of losing your home, there are a number of resources available to help you get back on track. My office is in partnership with the Parodneck foundation, a non-profit which helps homeowners going through foreclosure. To make an appointment please contact my office at (718) 723-5412. In addition, please see the listing below for additional foreclosure assistance.

Legal Services NYC – Foreclosure Prevention and Homeowner Rights Division

Legal Services NYC has assisted thousands of New York City homeowners facing foreclosure. With community-based foreclosure prevention projects in their Queens office, their dedicated team of attorneys and advocates provides critical legal services against the rising tide of foreclosure cases filed in our City's courts. LSNYC attorneys represent homeowners in

foreclosure as well as in state and federal court litigation challenging predatory lending, abusive mortgage servicing and fair housing and lending violations.

The Legal Assistance Hotline is open Monday through Friday from 10 a.m. to 4 p.m.

Call 917-661-4500 to speak to an intake officer in any language.

Neighborhood Housing Services of Jamaica (NHSJ)

Neighborhood Housing Services of Jamaica, Inc. (NHSJ) is a non-profit organization committed to preserving and revitalizing neighborhoods in Southeast Queens; Foreclosure counseling is available to help local residents maintain their homes.

For assistance call: (718) 291-7400

The Center for NYC Neighborhoods (Homeowners Hotline)

The Center for NYC Neighborhood's mission is to promote and protect affordable homeownership in New York so that middle – and working-class families are able to build strong, thriving communities. The Homeowner Hotline's operators will connect homeowners with a housing counselor or legal services provider near them that provides high-quality services at no cost. Homeowners can reach the Center by dialing (855) HOME-456.

Protecting Homeowners in Need

Thousands of New Yorkers are scammed by companies who take advantage of homeowners in distress. Don't let it happen to you. The New York State Attorney General created AGScamHelp.com to assist homeowners in finding free, qualified mortgage assistance relief services from a network of trusted partners operating across the state under the New York

Attorney General Homeowner Protection Program (HOPP). They are dedicated to alerting homeowners like you about foreclosure rescue scams so you can avoid scammers and get legitimate help. For a list of partners near you go to AGScamHelp.com or contact my office at 718-723-5412.

Emergency Repairs

Project HELP

Neighborhood Housing Services of New York City, Inc. will administer the Home Emergency Loan Program (Project HELP) to homeowners who are in need of emergency repairs. This new program is made possible by Initiative Funds from the New York City Council. The New York City Department of Housing Preservation and Development (HPD) will provide oversight of the program.

Project HELP will assist low- and moderate-income owners of one- to four-family homes or condominiums in the five boroughs of New York City address hazardous and/or emergency conditions within their homes. Emergency loans under this program are conditional loans up to \$20,000 and will be awarded to owners who meet the criteria guidelines of the program. A lien in the form of a conditional mortgage will be placed on the property for ten (10) years. No repayment is required unless the property is sold or refinanced during the term of the conditional loan (see Terms below).

NHSNYC will also target senior homeowners (60 years old or above) and preference will be given to renovations that provide access for persons with disabilities or who are handicapped.

Ultimately, Project HELP will significantly stimulate the stabilization and preservation of our diverse neighborhoods through an affordable and efficient rehabilitation assistance program.

Contact NHS of Northern Queens

60-20 Woodside Avenue, 2nd floor
Woodside NY 11377
(718) 457-1017

Senior Housing Resources

Senior Citizen Homeowners Exemption

Through the Senior Citizen Rent Increase Exemption Program (SCRIE), people 62-years or older with yearly incomes below \$50,000 may be eligible for exemption from all or some increases in rents, carrying charges, capital assessment or voluntary capital contributions. Depending on the type of housing in which you live, you may be eligible for assistance. Contact 311.

Home Repair Program

Through this Program, senior owners of private homes, condos and co-ops, with limited finances, are benefitting from free home maintenance and repair services. Services include minor plumbing, gutter-cleaning, masonry, electrical, carpentry, caulking, weather-stripping, home readiness for winter and summer, and the installation of crime prevention devices, as well as some emergency services.

Home Safety Audits

The Foundation offers free Home Safety Audits for seniors who join the Home Repair Program. They are designed to help prevent household accidents, injuries and burglaries among older homeowners. With the Home Safety Audit Program, volunteer specialists – aged 55 and older – are trained and dispatched to visit and inspect the homes of “at risk” seniors. Their responsibility? To identify potential hazards and recommend ways to resolve them. When feasible, seniors are encouraged to make the corrections themselves. Other seniors are referred to the Foundation's Home Repair Program for free repairs.

NEW YORK FOUNDATION FOR SENIOR CITIZENS HOME REPAIR AND SAFETY AUDIT PROGRAMS

11 Park Place, 14th Floor
New York, NY 10007-2801
P: (212) 962-7655
F: (212) 227-2952

Addisleigh Park Historic District

For homeowners in the Addisleigh Park Historic District, home repairs can be difficult due to restrictions placed by the New York City Landmark Preservation Commission. If you are a resident of Addisleigh Park there are programs available to help with home repair. The Historic Preservation Grant Program (HPGP) offers grants ranging from \$10,000 to \$20,000 for façade restoration to non-profit organizations and income-el-

igible owners of buildings that are located in historic districts. The grants are funded through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program (CDBG). This grant is for low to moderate household incomes. For more information contact 212-669-7817 or contact my office at 718-723-5412.

First Time Home Buyers

Buying a home can be an intimidating process. This session I co-sponsored legislation that would allow for prospective home buyer to save up to \$5,000 in a tax deductible account to use toward purchasing a new home. This would allow young adults and families the opportunity to build toward a down payment. Below are a few of the programs offered by the State and local non-profits to help first time homeowners start the processes.

Are you a veteran?

The Homes for Veterans Program is specifically designed for military veterans and active duty U.S. military personnel. The program allows a qualified veteran or active duty U.S. military personnel to apply for selected SONYMA programs with more favorable terms.

SONYMA's Achieving the Dream Mortgage Program provides qualified low income first time homebuyers with low down payment mortgage financing on one and two family dwellings (including condominiums and cooperative apartments, as well as manufactured homes permanently attached to real property) at a very low fixed interest rate.

For information about these and other State of New York Mortgage Agency programs contact the Home Buyers Hotline at 1-800-382-HOME (4663)

HomeFirst Grant Down Payment Assistance Program

Neighborhood Housing Services of Jamaica, Inc., in connection with Department of Housing Preservation and Development (HPD), are offering the HomeFirst grant Down Payment Assistance program. It provides qualified homebuyers with up to 6% of a home's purchase price toward the down payment or closing costs on a 1-4 family home, a condominium, or a cooperative in one of the five boroughs of New York City.

Home Grant Down Payment Assistance Program

Neighborhood Housing Services of Jamaica, Inc. offers grants up to \$30,000 to first-time homebuyers who need down payment and closing cost assistance in the purchase of a 1-4 family home, a condominium, or a cooperative in QUEENS ONLY.

CONTACT: NEIGHBORHOOD HOUSING SERVICES OF JAMAICA, INC.

89-70 162nd Street, Jamaica, New York 11432

Phone: 718-291-7400

Fax: 718-298-6505

DEP Water and Sewer Service Line Protection Program

Most homeowners are not aware that they are responsible for all of the costs associated with repairing damaged water or sewer service lines that run from their building's exterior to the municipal service lines in the street. These repairs are not covered by most homeowners insurance policies and can cost thousands of dollars. As a homeowner and Department of Environmental Protection customer, you can enroll in the protection programs, and American Water Resources (AWR) will take the responsibility of paying for service line repairs off your shoulders. For more information about the Water and Sewer Service Line Protection Program, call AWR toll-free at (888) 300-3570.

High Water Bills

If you are experiencing higher than normal water bills, it may be due to a leak in your home. You can call DEP and have a Honeywell technician sent to your home for a free inspection. The technician will come and inspect all toilets, showers, sinks and faucets in your home and test the water meter for accurate readings. If a leak is found you may be eligible for the Department of Environmental Protection's Leak Forgiveness program. Contact Honeywell at 718-326-9426

Weatherization Assistance Program (WAP)

The Weatherization Assistance Program (WAP) provides free home energy conservation services to homeowners or renters. After an initial energy audit is conducted, measures to improve overall home energy utilization are identified. Licensed program staff perform work which may or may not include the following: insulation of attics, ceilings, walls, pipes, and hot water tanks; improvements to heating systems; replacements of win-

dows and/or exterior doors; and lighting and refrigerator upgrades to energy-efficient products or models. (EmPower NY may be available at locally-administered WAP programs.) Clients can also be linked to additional energy assistance resources. The target population for this program are residents who meet low-income guidelines, with senior citizens as one of the priority categories. Individuals on SSI (Supplemental Security Income), SNAP (Supplemental Nutrition Assistance Program, formerly known as Food Stamps), Public Assistance, or HEAP are eligible. To obtain a list of local service providers, contact DHCR at 518-474-5700

Facing Eviction

Going to Housing Court for the first time can be scary for tenants. Most often, tenants get taken to Housing Court because their landlord is suing them for eviction – either in a nonpayment proceeding (for back rent the landlord claims is owed) or to recover the apartment in a holdover proceeding. One of the resources available to help assist is Housing Court Answers.

Housing Court Answers provides telephone assistance from 9 a.m. to 5 p.m., Tuesday through Thursday. During these hours, the staff and volunteers provide information:

- about Housing Court and Housing Court procedures
- referrals for free legal help
- referrals to community organizations that help with housing problems
- referrals to charities that help with back rent

CONTACT: HOUSING COURT ANSWERS AT 718-657-0599

Utilities

If you are having difficulty with your utilities the New York State Public Service Commission may be of assistance. The Office of Consumer Services provides direct and timely assistance to consumers in resolving disputes with utilities. The Office also

provides statistical information with regard to customer complaints and analyzes customer concerns and brings them to the attention of the Commission. **Please contact my office for additional assistance.**

There are several ways that consumers can contact the Department with complaints, inquiries or comments about their utility service:

TOLL FREE CUSTOMER SERVICE

Comments on Commission Cases/Initiatives/Proceedings (Opinion Line)	1-800-335-2120
Gas, Electric Shutoff (Hotline)	1-800-342-3355
Gas, Electric, Phone and Cable TV Service/Billing Complaints (Helpline)	1-800-342-3377
Energy Service Company (ESCO) Complaints (complaints about competition in the energy industry)	1-888-697-7728
HEAP grants for people aged 60+	1-800-342-9871
HEAP grants for NYC	1-800-692-0557
NOTE: Persons who are hearing impaired or speech impaired can reach customer service through a TDD by calling the New York Relay Service	1-800-662-1220



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Co-ops and Condominiums

If you are a rent stabilized/ rent controlled tenant in a building that is either going through a conversion or is a condo or coop and you have issues regarding your landlord or the conditions in your apartment contact:

Division of Housing and Community Renewal

**1-866-ASK-DHCR (1-866-275-3427)
Monday - Friday: 9:00 A.M. - 5:00 P.M.**