



Notes

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Lead Poisoning Prevention Legislation Passes City Council; Override of Mayoral Veto Anticipated

For the past seven weeks, there has been a flurry of activity as *Intro 101A*, a bill to address lead poisoning prevention in housing, was discussed at City Council hearings. The bill was passed by the Council on Monday, December 15 by a 44-5 vote. *The New York Times* reported that the Mayor vetoed the legislation on Friday, December 19 and Council leaders promptly promised to override the veto in January.

The legislation toughens the standards that accompanied the previously passed *Local Law 38* which was voided by a court action this past summer. The new legislation raises the age of concern from 6 to 7; reduces the lead limits to .7m from 1.0m; sets standards for lead dust levels; defines lead hazards; presumes that all paint in pre-1960 buildings is lead; requires owners to prevent and correct lead hazards; requires owners to inspect and actively determine whether a child under 7 is in the apartment; and sets firm deadlines for city inspections and follow up to make sure that repairs are done.

Critics raised concerns about the unintended consequences of the legislation, including the elimination of loan funds to renovate apartment buildings, the loss of even minimal insurance coverage for lead, and drastic impacts on programs to transfer buildings to tenant groups and responsible private owners. The Community Preservation Corporation took a

leading role in raising questions about the legislation with the City Council via a letter co-signed by leaders of various nonprofits and financial institutions.

UNHP did not co-sign that letter, but issued a joint letter with Fordham Bedford Housing Corporation raising several questions, most importantly whether insurance concerns had been investigated. Obtaining affordable and adequate coverage has become increasingly difficult over the past 3 years. Even prior to the World Trade Center attack, insurance prices had been rising. Since the attack the trend has intensified.

Fewer insurance companies are writing policies for older multi-

family buildings at all and prices have more than doubled in the past two years. Banks and financial institutions like the Community Preservation Corporation require certain types of insurance including lead coverage; if such coverage is unavailable or un-affordable, owners with existing mortgages could default due to nonpayment or failure to meet the requirement of the mortgage, and applications for new financing would be rejected.

The joint letter endorsed the expanded tax abatement in the bill intended to partially cover the cost of additional repair work. UNHP will continue to report information and analysis on the legislation as it becomes available.

Section 8 Dodges a Bullet

House and Senate conference committee members have reached consensus on the larger part of a domestic spending bill that includes HUD and would fully fund existing Section 8 vouchers for FY2004. The voucher program would not be converted into a state-run block grant program as the Administration had requested, but will be renewed at \$17.6 billion, a 16% increase.

The Center for Budget and Policy Priorities reports that the increase in funding is due to an increased rescission of one-time surplus voucher funds that went unused in FY2003. Also, full funding of

vouchers is only possible when reserve funds are factored in.

This means that no new vouchers are being funded; so the waiting lists will continue to grow throughout the City and the nation. Although housing advocates are pleased with the full renewal, the battle over Section 8 funding will be annual and may not be so successful in future years. Even with this legislation, maximized use of the authorized vouchers depends heavily on HUD implementation.

The expected date for a vote on the spending bills is January 20.

Urgent: 25% Absentee Landlord Surcharge Tax Threatens Owner-Occupant Homeowners

The City of New York is imposing a new 25% property tax surcharge for absentee landlords of 1-4 family homes used as investment properties. Every homeowner will be charged this tax unless they prove they (or their parent or child) live in the home. Homeowners must file the paperwork by March 15 in order to be exempt from this surcharge. The surcharge will not be spread out over 4 quarters, but will be due in one lump sum.

There are two forms that will prevent this surcharge: one is the Absentee Landlord Exemption form, and the other is the STAR application. It is recommended that all owner-occupant homeowners register for the STAR (New York State School Tax Relief) Program. In addition to

avoiding the 25% surcharge, STAR homeowners will receive a modest reduction in property taxes. The deadline for filing for the STAR benefit for 2004 is January 5, so file now! Those aged 65 or older with a household income under \$63,750 are eligible for the Enhanced STAR Program which provides an additional property tax reduction.

If you are already registered for

the STAR Program, you do not need to file the Absentee Landlord Exemption form. All applications and information are available on the New York City Department of Finance website at www.nyc.gov/html/dof/html/starex99.html, where you can also check to see if you are already registered for the STAR program. If you have further questions, contact Lee Fiorino at 212-361-7014.

Home Owner Protection Program Can Help Prevent Foreclosure

Many Bronx homeowners are having problems keeping up with their mortgage payments as a result of a drop in hours worked, layoffs, unexpected major repairs, or a bad loan. Help is available for many of these area homeowners, thanks to a collaborative effort of local nonprofit groups and their partners, called the Home Owner Protection Program (HOPP).

If you or someone you know is in a situation like this and needs help, call the HOPP hotline at 1-800-261-7012 and leave a detailed message about your situation. A group member will get back to you shortly regarding the

help that may be available to help prevent foreclosure.

Representatives from these groups were at the Northwest Bronx Homeowners' Resource Fair on November 18 where 30 families received valuable information. All of the contact information for these groups and a brief description of the services they provide are available on UNHP's website at www.unhp.org/homeowners.htm or by calling Greg Jost at 718-933-3101.

Some of the areas of help available include weatherization, renovation funds for Seniors, and homeownership counseling.

Notes is a publication of University Neighborhood Housing Program: working to create, preserve and finance affordable housing in the Northwest Bronx.

available online at www.unhp.org

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Find, Analyze and Present Data on Your Community!

A wealth of information awaits community groups eager to present their neighborhood's needs, changes and successes. Located only clicks away on the internet, this data along with basic software make it possible for even the smallest nonprofit organizations to find, analyze and present data on their communities to funders, investors, and elected/agency officials. Using the *community resource guide* on UNHP's website and Microsoft

Office, your group can create dynamic presentations like that of UNHP and Fordham Bedford Housing Corporation's Fordham Community Action Plan.

UNHP Deputy Director Gregory Jost will be running a two day workshop on finding, analyzing and presenting community data at the Heiskell Enterprise Center on Bainbridge Avenue and E. 196th St. in the Bronx. The dates are not finalized but are

planned for early March. Day one will consist of locating data using *crg* and performing some basic spreadsheet analysis. Day two will build on this analysis and move into creating a dynamic presentation using PowerPoint.

The fee for the workshop is \$120 for two days and includes lunch. The workshops run from 9:30 AM to 4:00 PM. To register, or for more information, visit our website, www.unhp.org.