



# ERIE COUNTY HOUSING RESOURCE GUIDE

Employment /Workforce  
Development Opportunities  
and Legal Services

10/2020





## Legal Aid Bureau

290 Main Street, Suite 400

Buffalo, New York 14202

**Phone:** (716) 853-9555

**Fax:** (716) 716-853-3219

**Website:** [www.legalaidbuffalo.org](http://www.legalaidbuffalo.org)

Housing: Representation for qualifying homeowners facing code violations, tenant eviction defense, defense against tax foreclosure in the City of Buffalo for qualified owner-occupied homeowners, assist in fighting against housing discrimination. 200% of AMI.

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# UNEMPLOYMENT ASSISTANCE

## ACE Employment Services (Erie County, New York)

327 Elm Street

Buffalo, New York 14203

**Phone:** (716) 884-5216

**Contact:** Chaz Hatten ext. 410

**Fax:** 716-884-2847

Let our team of vocational specialists help you get a job and earn money! The team is comprised of a Job Developer, Employment Specialists, Certified Benefits Advisors, Certified Peer Specialists and Rehabilitation Practitioners. We offer a diverse range of vocational rehabilitation services that assist customers to choose, get and maintain preferred competitive employment positions. Choose the right program for your needs.

### Work Support

Rapid Employment is a time limited service that is geared for customers with a clear work goal and substantial work history. Services provided in Erie, Genesee, Orleans and Wyoming Counties.

Supported Employment is assistance to get and maintain a competitive job with on-the-job and off-the-job support and assistance. Services provided in Erie and Genesee Counties.

*Both programs are free to you and Individualized Services Include:*

- Skills Development and Work Readiness Classes
- Resume and Cover Letter Development
- Interview Preparation and Practice
- Job Search, Placement and Support
- Benefits Advisement
- On and Off Site Job Coaching Support Services

### Criteria

Must be at least 18 years old and have a primary mental health condition and desire to gain competitive employment status. All individuals are required to be opened with ACCES-VR assistance, which Restoration Society, Inc. will assist with linkage if needed.

# LEGAL SERVICES AGENCIES

## Center for Elder Law & Justice

438 Main Street, Suite 1200

Buffalo, New York 14202

**Phone:** (716) 853-3087

**Fax:** (716) 856-5317

**Website:** [www.elderjusticeny.org](http://www.elderjusticeny.org)

The Center for Elder Law & Justice's Housing Unit provides representation to tenants who are facing eviction throughout Erie County. We appear at court eviction proceedings and we also provide education to tenants who wish to learn more about their rights. In addition to tenant representation, we represent homeowners in both City of Buffalo and Erie County In Rem Tax Foreclosure proceedings, as well as homeowners in Buffalo City Housing Court proceedings. For more information, please visit our website.

CELJ serves clients age 55 and older with an income of less than %200 of Federal Poverty Guidelines.

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## Erie County Bar Association Volunteer Lawyers Project, Inc.

438 Main Street, 7th Floor

Buffalo, New York 14202

**Phone:** (716) 828-8460

Income guidelines: less than 200% of Federal Poverty Guidelines

The ECBA Volunteer Lawyers Project provides in-court eviction defense clinics, representing tenants facing eviction at Buffalo City Court and Lackawanna City Court. VLP also represents homeowners in danger of tax foreclosure and provides over-the-phone legal advice and referrals to residents of Erie County on a variety of housing-related issues.

### Agreement Templates

*The inclusion of these examples and resources does not constitute an endorsement of any private organization listed below.*

#### Template Source & Link

##### HUD Office of Federal Housing Commissioner:

[https://www.hud.gov/sites/documents/DOC\\_35535.PDF](https://www.hud.gov/sites/documents/DOC_35535.PDF)

##### Minnesota Housing:

[http://www.mnhousing.gov/get/MHFA\\_017809](http://www.mnhousing.gov/get/MHFA_017809)

##### California Association of Realtors:

[https://www.car.org/-/media/CAR/Documents/Transaction-Center/PDF/Risk-Management/COVID19/RPD\\_4-6-2020.pdf](https://www.car.org/-/media/CAR/Documents/Transaction-Center/PDF/Risk-Management/COVID19/RPD_4-6-2020.pdf)

##### National Apartment Association:

[https://www.naahq.org/sites/default/files/naa-documents/final\\_-\\_naa\\_payment\\_plan\\_agreement.pdf](https://www.naahq.org/sites/default/files/naa-documents/final_-_naa_payment_plan_agreement.pdf)

##### Texas Realtors / Waco Association of Realtors:

<https://wacorealtors.net/wp-content/uploads/2020/04/Texas-Realtors-COVID-19-Lease-Payment-Plan-Agreement.pdf>

*This resource is prepared by technical assistance providers and intended only to provide guidance. The contents of this document, except when based on statutory or regulatory authority or law, do not have the force and effect of law and are not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.*

### BUFFALO: Buffalo Employment Office

4284 Main Street

Buffalo, New York 14202

**Phone:** (716) 851-2600

**Website:** [www.labor.ny.gov](http://www.labor.ny.gov)

**Veterans Rep:** Mike Livi, Phone: (716) 851-2635

**Email:** [michael.livi@labor.ny.gov](mailto:michael.livi@labor.ny.gov)

**Business Rep:** Greg Corral, Business Services Rep

**Phone:** (716) 851-2673,

**Email:** [greg.corral@labor.ny.gov](mailto:greg.corral@labor.ny.gov)

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### BUFFALO: Buffalo Employment and Training Center

77 Goodell Street, First Floor

Buffalo, New York 14203

**Phone:** (716) 856-5627

**Website:** <https://workforcebuffalo.org/betc/job-seeker-services>

**Business Rep:** Christina Lopez

**Phone:** (716) 819-8945

**Email:** [clopez@wdcinc.org](mailto:clopez@wdcinc.org)

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### BUFFALO: Williamsville One-Stop Center

4175 Transit Road

Transitown Plaza

Buffalo, New York 14221

**Website:** [www.labor.ny.gov](http://www.labor.ny.gov)

**Phone:** (716) 634-9081

**Veterans Rep:** Christopher Buman

**Phone:** (716) 634-9081

**Email:** [Christopher.Buman@labor.ny.gov](mailto:Christopher.Buman@labor.ny.gov)

## **BUFFALO: Williamsville Career Center**

4175 Transit Road  
Transitown Plaza  
Buffalo, New York 14221

**Website:** <https://workforcebuffalo.org/ecc/north>

**Phone:** (716) 634-9081

**Business Rep:** Deborah Arbutina

**Phone:** (716) 851-2653

**Email:** [Deborah.Arbutina@labor.ny.gov](mailto:Deborah.Arbutina@labor.ny.gov)

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## **Buffalo Lutheran Employment Service (BLES)**

900 Genesee Street  
Buffalo, New York 14211

**Website:** [www.hlcbuffalo.org/blesemployment-services.html](http://www.hlcbuffalo.org/blesemployment-services.html)

Pastor Kenyatta Cobb

**Phone:** (716) 896-4419

Job Search/Placement, Career Counseling, Career Exploration, Public Access  
Computers/Tools

**Employment Service:** screening for different levels of employment and referrals offered (no fees). Job search on computer and help with placement.

- An indication of whether these payments include or exclude future rent.
- Acknowledgement that all other provisions of the original lease remain in force.
- An agreement by the landlord not to commence eviction based on nonpayment or submit any negative information to credit reporting agencies if payments are made as scheduled.
- The tenant's acknowledgement of the consequences of one or more late payments:
  - All unpaid rent becomes due immediately.
  - The landlord may initiate eviction and reclaim possession of the premises.
  - The landlord may pursue other remedies to obtain unpaid funds.
- The tenant's acknowledgment of other conditions voiding the repayment plan (e.g., other lease violations, moving out, or subleasing the property).
- A description of conditions that terminate the repayment agreement (e.g., full payment, a set end date, or another event, such as the end of an emergency order or the tenant returning to work).
- An agreement by the tenant to regularly update the landlord on the tenant's financial situation.
- Space for signatures of the landlord or property manager and all tenants listed on lease.

- Continued from previous page

- Have you reached out to any family or friends who might be able to help you pay your rent? Have you reached out to a bank or a credit union for a loan that you could use to pay your rent?
- How many months do you think the repayment plan needs to be in order to help you catch up?

### ***What documentation should you require ?***

- *Could you tell me why you are asking for a repayment plan?*

Making sure that you are following fair housing and disability rights laws, you might want to ask tenants to document their need for assistance.

*Some examples of documentation might include:*

- Healthcare professional note that tenant was unable to work due to illness (or dependent required care)
- Termination or furlough notice
- Pay stubs reflecting reduced hours
- Bank statement reflecting reduced income
- Signed letters from employer or bank

### **What Are the Key Elements of a Repayment Plan?**

Links to numerous sample repayment plans are at the end of this document. If you decide to create your own agreement, below are some key elements to consider including in the document. *This list does not constitute or substitute for legal advice.*

- The delinquent rent payments (if any) future rent payments (if any) included in the repayment amount.
- The amount of any security deposit or last month's rent (if allowed under local or state law) to be applied to reduce the repayment amount.
- Any voluntary reductions by the landlord of past or future rent owed.
- The amount of any late fees, interest, or penalties that have been added (if allowed).
- The total amount subject to repayment.
- A payment schedule, with the due date and amount of each payment, agreed to by the tenant.

## **Catholic Charities Workforce Program**

Jeffrey M. Conrad  
Director of Workforce & Education  
Catholic Charities of Buffalo  
1001 East Delavan Avenue  
Buffalo, New York 14215  
**Phone:** (716) 893-3500 Ext. 5101

Our goal is to connect youth and adults with livable-wage jobs. We do this through a combination of comprehensive services offered in Erie County:

- **Education:** Improve/upgrade math or reading skill levels and/or take classes to earn your high school equivalency diploma. All of our high school equivalency instructors are licensed and certified New York State teachers.
- **Job readiness:** Develop a resume, learn how to prepare and dress for an interview, connect with job-search resources. Additionally, some of our programs offer internships and paid work experiences.
- **Employment preparation:** Learn about proper business attitude and conduct, employer expectations and how to retain and advance your employment.
- **Guidance:** Receive financial literacy assistance, and help with entering employment, college, a vocational training program or the military.



## Gerard Place Education Building

2515 Bailey Avenue  
Buffalo, New York 14215

**Website:** <http://www.gerardplace.org>

**Main Phone:** (716) 897-9948 x114

GED/High School Equivalency Test Instruction, Neighborhood Multipurpose Centers, Financial Literacy Training, Parenting Skills Classes, Job Readiness, Nutrition Education

### Description

Offers education, outreach, and supportive services to the community including high school equivalency classes and life skills classes on topics such as budgeting, job readiness training, parenting, nutrition, and spirituality.

Also hosts many community programs including: Girl Scouts, Family Support Program by Catholic Urban Outreach Network, and Narcotics Anonymous meetings. Open to all.

Starting 3/13/20, so that we are proactively protecting the health of the people we serve, the Education Building will be closed for classes, group meetings, Michael's Closet and donation drop offs until further notice.

If you have an urgent situation, please call Kaitlin: (716) 897-9948 x 114

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## Engaging Tenants to Avoid Evictions

### Targeting Engagement to At-Risk Tenants

Be proactive to engage your tenants to improve retention and rent repayment.

- Identify how many and which households are behind on rent rather than making general announcements about assistance.
- Consider modifying policies that require an initial large payment before smaller regular payments can begin.
- Communicate with households that are behind on rent to ensure they understand rent payments are expected during any moratorium. Tenant advocacy groups report some households mistakenly believe that they do not need to pay rent during an eviction moratorium.
- Include information about available safety net benefits with rent reminder notices and discuss benefit options that you know about during one-on-one conversations with tenants. Key benefits may include unemployment benefits, economic impact payments (stimulus payments), tax refunds such as the Earned Income Tax Credit (EITC), utility assistance or payment plans, and local rent and utility assistance resources.
- Ask residents with limited English proficiency or individuals with disabilities if there is anyone they would like to include in the conversation to support their understanding of the steps they can take to maintain their housing. (i.e. a family member or case manager).

### What questions should you ask At-Risk Tenants?

- *Could you tell me why you are asking for a repayment plan?*
- *How much was your total monthly income before COVID-19? How much is it now? **Be sure not to ask impermissible questions about the source of income.** (Check for state and local statutes governing source of income questions.)*
- *How long do you think your income will stay at the level it is now?*
- *Have you applied for unemployment or any other assistance (e.g., help paying bills)? **Again be sure to avoid questions that may violate fair housing laws or regulations.** (Check state and local fair housing statutes and see rights and obligations under the federal Fair Housing Act: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_rights\\_and\\_obligations](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations).)*



## COVID-19 Tools for Landlords with Tenants Impacted by COVID-19

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the economic effects of COVID-19. Many residents are also facing new challenges, such as loss of childcare, limited access to healthcare, illness, death of loved ones, increased incidents of domestic violence, rising costs for basic needs, and fear of uncertainty. Nationally landlords have been or are still under a wide variety of federal, state, and local moratoriums on evictions, late fees, and penalties related to nonpayment of rent, and even as certain federal moratoriums are lifted, state and local moratoriums may remain in place. The process of evicting residents can be costly to landlords, from court and legal fees to unit turnover costs. With many tenants unable to pay rent, landlords have been offering tenants flexibility in repaying missed rent. These options can be used in combination:

- Deferring or reducing payment of past due rent
- Deferring or reducing future rent payments until tenant's income increases
- Applying a security deposit or last month's rent to unpaid rent (if allowed by law)

It is important to follow fair housing laws as you make your decisions on whether or not to offer plans to individual tenants. Under federal law, you cannot discriminate based on race, ethnicity, family status, disability, or other factors. Some localities and states also prohibit unequal treatment based on the tenant's source of income (housing assistance, child support, disability payments, etc).

## Goodwill of Western New York Workforce Programs

1119 William Street  
Buffalo, New York 14206

**Phone:** (716) 854-3494

**Website:** <https://www.goodwillwny.org/workforce>

**Career Assessments:** Interest inventories, physical capacities, academic aptitude, learning style, work habits

**Job Seeking Skills:** Completing applications, resume development, interviewing skills, one-on-one mock interviewing with community partners, dressing for the interview and workplace

**Work Experience:** Real life training in retail, warehouse, assembly/production, janitorial

**Soft Skills Development:** Time management, getting along with others, importance of attitude, self-advocacy

Referrals from County



## Job Corps Outreach & Admissions - Buffalo, East Delavan Avenue

877 East Delavan Avenue  
Buffalo, New York 14215

**Website:** [www.jobcorps.gov](http://www.jobcorps.gov)

**Phone:** (716) 410-1814

Residential training program; academic and vocational training offered. GED preparation and high school diploma program also available. Free medical and dental services, monthly stipend, and free housing and meals are included for participants.

### Eligibility

Low income youth ages 16-24 years old with no behavioral problems. Due to COVID-19, Job Corps centers have temporarily suspended on-center operations to protect the health of students. Distance learning programs at each center are now in progress, and students are encouraged to participate. Job Corps centers continue to provide support to their students during this period. If you are experiencing difficulties while living off-center, please contact your center.

To apply for Job Corps, visit: <https://www.jobcorps.gov/recruiting/enrollment-interest>

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### Ticket to Work (TTW)

Flexible employment services designed to assist customers who desire to become financially self-sufficient. Choose from a range of services listed in our other programs. Typically individuals in the Ticket to Work program have a work history and desire to work approximately 25+ hours/week.

### Criteria

Must have an available "Ticket" which is provided by Social Security to SSDI/SSI recipients. It is not required you be open with ACCES-VR. Services provided in Erie, Genesee, Livingston, Orleans, Wyoming and Monroe Counties.

## Key Resource Links

Below are links to key benefits that may assist you and enable you to repay owed rent.

### Benefits Eligibility (TANF, SNAP, etc.)

- [www.benefits.gov](http://www.benefits.gov)

### Unemployment expanded eligibility and enhanced benefits

- [www.usa.gov/unemployment](http://www.usa.gov/unemployment)
- [www.careeronestop.org/LocalHelp/UnemploymentBenefits](http://www.careeronestop.org/LocalHelp/UnemploymentBenefits)

### Economic Impact Payments

- <http://www.irs.gov/coronavirus/economic-impact-payment-information-center>

### Free tax preparation

- <https://irs.treasury.gov/freetaxprep>

### Emergency assistance resources to help households pay for rent, utilities and other basic necessities

- Local governments and Community Action Agencies may have additional rental and utility assistance available for individuals who meet qualifying criteria.
- Dial 211 from any phone or visit <https://www.211.org/> and search by zip code for referrals to agencies and community organizations that offer emergency financial assistance. Callers can request translations services.
- [www.usa.gov/help-with-bills](http://www.usa.gov/help-with-bills)

### Childcare for Essential Workers

- [www.acf.hhs.gov/sites/default/files/occ/state\\_level\\_info\\_for\\_essential\\_workers\\_seeking\\_child\\_care.pdf](http://www.acf.hhs.gov/sites/default/files/occ/state_level_info_for_essential_workers_seeking_child_care.pdf)

### Immediate jobs available due to COVID-19

- <https://www.usajobs.gov/coronavirus>
- <https://needajobnow.usnlx.com>

Apply on-line at: 211wny.org

### Example Script

[Note: It is solely the responsibility of the tenant to initiate and submit such a request.]

Dear \_\_\_\_\_,

My name is \_\_\_\_\_. I am your tenant living at: \_\_\_\_\_  
\_\_\_\_\_. (Address).

Like so many people right now, I have lost income due to the coronavirus pandemic. I am doing everything I can to find work and financial assistance. I have done all of the following [include what you have done like: applied for unemployment, engaged social service agencies for emergency assistance, applied for other benefits, applied for X number of jobs, etc.]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

However, I am still struggling right now. I may not be able to pay my rent in full on time in the coming months.

I would like to work with you to establish a reasonable rent repayment plan so you will get rent and I will be able to keep my housing. I would be happy to meet (by phone, video call, or another platform, or over e-mail) to discuss options for payment. You can reach me at this phone number or e-mail address:

\_\_\_\_\_

I understand that more assistance may become available to landlords and tenants. I will apply for any programs that are available to me.

I really hope we can work together through this difficult moment. I look forward to hearing from you.

Sincerely,

\_\_\_\_\_  
Tenant Signature

\_\_\_\_\_  
Date Signed

### UpSkill.org

389 Virginia Street  
Buffalo, New York 14201 US

Career Training Programs from Buffalo Public Schools Adult Education Buffalo Public Schools, in partnership with ed2go, offers on-line open enrollment programs designed to provide the skills necessary to acquire professional level positions for many in-demand occupations.

Our programs are designed by a team of professionals from each respective field, providing you with effective web-based learning programs. Instructors/mentors are actively involved in your on-line learning experience, responding to any questions or concerns, as well as encouraging and motivating you to succeed.

#### Online job training:

- Arts and Design
- Business
- Career Online High School
- Computer Applications
- Computer Programming
- Construction and Trades
- Health and Fitness
- Hospitality
- Information Technology
- Language
- Legal
- Teaching Development



### Volunteer Lawyers Project

438 Main Street, 7th Floor  
Buffalo, New York

Phone: (716) 847-0662

#### Unemployment Insurance Benefits

VLP's Unemployment Insurance Benefits program serves individuals throughout Western New York in obtaining or maintaining their entitlement to receive unemployment insurance benefits (UIB). The program is primarily funded by a grant from the Office of Court Administration.

# ACCESS TO AFFORDABLE HOUSING

## Current State of Evictions during the COVID-19 Pandemic

There are two different types of evictions that a landlord may bring against a tenant. The first is a Non-Payment Eviction, which is initiated when a tenant has fallen behind on their rent payments. The second is a Holdover Eviction Proceeding, which is initiated when a tenant has stayed in a unit past their lease term, or if the landlord is seeking to terminate a tenancy for possible lease violations.

Many may have heard about New York's Tenant Safe Harbor Act as well as discussion from Governor Andrew Cuomo regarding evictions being on hold indefinitely. This is not the case for all tenants, however. The Safe Harbor act protects tenants from being evicted when they can show that they were unable to pay rent due to a financial hardship sustained during the COVID-19 pandemic. If a tenant can not make this showing, or if there was a default on rent prior to the pandemic (March 7, 2020), it is possible that evictions for the non-payment of rent can still be filed. Regardless of a hardship showing, landlords may still seek to obtain money judgments from the court for back rent.

In addition, the Safe Harbor Act is unclear as to whether it precludes landlords from bringing holdover eviction proceedings against a tenant due to their inability to pay rent. Because the Safe Harbor Act is relatively new and because many courts are not hearing new eviction cases, it remains to be seen whether landlords will prevail in these proceedings.

For eviction filings and warrants of eviction issued before March 17, those cases may resume. Landlords and tenants in these proceedings are now required to hold a court conference to see if COVID related defenses apply and if amicable resolutions can be reached. Regardless of whether an eviction proceeding is filed before or after March 17, it is clear that no residential tenant may be evicted prior to October 1.

If you have questions regarding this information or your rights as a tenant, please contact:

- **Center for Elder Law & Justice:** 438 Main St., Suite 1200, Buffalo, NY 14202  
**Phone:** (716) 853-3087 / **Fax:** (716) 856-5317 / **Website:** elderjusticenyc.org

## COVID-19 Tenant Guidance: Rent Repayment Plans

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the economic effects of COVID-19. To mitigate the negative impacts of income loss, the federal government and state and local governments across the United States have imposed eviction moratoriums. The primary federal eviction moratorium for HUD-assisted housing mandated by the CARES Act expired on July 24, 2020. Even as this or other federal moratoriums are lifted, state and local moratoriums may remain in place.

### Engaging Landlords on Repayment Plans

If you are a tenant and have not been able to pay your rent since the COVID-19 pandemic began, here are some key things to keep in mind as you engage your landlord to establish a payment plan and stay housed.

### Be Proactive in Communication and Establish a Repayment Plan that Works for You

The best connections to landlords are built on clear and transparent communication. Do not wait until the rent is due to let them know that you are experiencing challenges that impact your ability to pay rent. Say that you would like to talk with them about a repayment plan (examples below). As you begin working with your landlord on a repayment plan, establish a plan that works for you and do not agree to payment amounts or schedules that you are unable to support. A potential script is attached on the next page. (Note: In most cases a landlord is not required to agree to a rent repayment plan.)

### Sample Repayment Agreements:

- [https://www.hud.gov/sites/documents/DOC\\_35535.PDF](https://www.hud.gov/sites/documents/DOC_35535.PDF)
- [https://www.mnhousing.gov/get/MHFA\\_017809](https://www.mnhousing.gov/get/MHFA_017809)

### Lean on Your Network and Believe in Your Strengths

Staying housed in a time of crisis is difficult and can stretch a lot of personal resources, not just your finances. When looking to set up a repayment plan, you might want to include someone from your personal network in that process. Take this time to stay positive and build on your strengths and assets.

- **HHS COVID Mental Health Resources:** <https://www.hhs.gov/coronavirus/mental-health-and-coping/index.html>
- **CDC Mental Health Guidance:** <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>

## How to Apply for Assistance

1. Please apply on-line at \_\_\_\_\_ or call 211 for screening and assessment.
2. You will be assigned to an agency that will conduct the interview and collect all required documentation.

*Before contacting 211 by phone or through their website, please have the answer to the following questions:*

- a. Does your household income qualify based on this year's gross yearly income? (The Federal Government's unemployment pay of \$600 per week is not considered as part of your income, but the state unemployment payments are). Please see income guidelines above for income limits per household size.
  - b. Have any of your household members become unemployed or under-employed as result of the COVID-19 Pandemic?
  - c. Are you at risk of being evicted once the moratorium on eviction is lifted because of the COVID-19 Pandemic? (i.e. already missed or about to miss rent/mortgage payments and face eviction)
- .....

## Housing Opportunities Made Equal Inc.

1542 Main Street, Buffalo, NY 14209

**Phone:** (716) 854-1400

**Fax:** (716) 854-1140

**Website:** [www.homeny.org](http://www.homeny.org)

### Primary Services

Landlord Rights Information/Counseling, Housing Discrimination Assistance, Tenant Rights Information/Counseling, Legal Information Services

### Description

Provides investigation and counseling for victims of housing discrimination; paralegal counseling for landlords and tenants; information about fair housing law; technical assistance for government, housing and service providers; housing and human service information and referral; public education and publications; specialized housing search assistance and security deposit assistance for qualified housing choice voucher participants.

### Hours

Monday-Friday, 9am-5pm.

Intake: Monday-Friday, 9am-1pm.

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## Live Well Erie & City of Buffalo CARES Act Rental & Mortgage Assistance

### Program

The Live Well Erie COVID 19 Emergency Rent and Mortgage Arrear Assistance Program's goal is to aid tenants, home owners, and landlords affected by the current COVID-19 health pandemic. The program will provide temporary rent and mortgage assistance to those who were unable to make rent or mortgage payments due to circumstances related to the COVID 19 Pandemic. It includes, being laid off, furloughed, workplace closed or unable to work due to contracting COVID 19 or being the primary caregiver of someone who contracted COVID 19.

The LWE Erie COVID 19 emergency rental/mortgage assistance will be available to cover up to five (5) months of rent/mortgage payments and a maximum of \$ 3,500.00 per households that qualify.

### About the Program / Information and Eligibility

The Live Well Erie Emergency Rent and Mortgage Assistance Program will provide a temporary rent/mortgage subsidy for eligible residential tenants in Erie County who are unable to pay rent or their mortgage due to circumstances related to the COVID-19 pandemic. The subsidy will provide a grant of up to \$1,500 per month to cover the monthly lease rent/mortgage (based on the rent paid as of March 1, 2020), with a maximum of \$3,500 per household. The rent subsidy will be paid directly to the tenant's landlord on behalf of the tenant. The mortgage subsidy will be paid directly to the mortgage holder. This program will be available to renters and homeowners who meet the following eligibility criteria:

1. Residents of Erie County
2. Residents that provide proof of tenancy or mortgage
3. Household annual income at or below 85% of State Median Income (SMI) level prior to the COVID-19 crisis; and
4. Households that can provide documentation of loss or reduction of income due to COVID-19 after March 16, 2020.

## Income Guidelines:

Household Size	Maximum Annual Income
1	\$42,405
2	\$55,453
3	\$68,501
4	\$81,549
5	\$94,597
6	\$107,645
7	\$110,091
8 or more	\$112,538

### Determination

Funding provided to households must be utilized for households that ARE currently behind in rent or mortgage payments and most likely will face eviction when the moratorium on evictions is lifted. Households must be low or moderate income (85% of State Median Income) prior to the COVID-19 and must currently reside within Erie County. All services and assistance to be provided on a temporary basis only.

### Financial Assistance

A maximum of five (5) months' rent/mortgage can be offered as financial assistance to approved, qualified households/families. Leveraging of other funding sources is possible as long as the assistance does not exceed the amount in arrears or duplicate funding source.

### Program Regulations

The rental property can only be used for residential use in accordance with local regulations. If the renter/home owner or landlord/mortgage company provide false information to Erie County or its designee, they will not be qualified for the assistance and will be required to repay the assistance.

The eligibility determination organization or its designee has the final say / decision in all matters/situations pertaining to this program.

The program regulations can be changed at any time throughout the grant year due to reasons of funding or program need. In addition, the entire program may be withdrawn and/or changed by Erie County for any reason, including reasons of funding or program effect.