

HOUSING REHABILITATION PROGRAM -MERCER COUNTY-

Services provided to Homeowners residing in the Mercer County, Pennsylvania

PROGRAMS OBJECTIVES

The Mercer County Commissioners recognize that low-income residents, elderly, and those without children living in their home often have limited funds available to make repairs to their homes. To help meet this need, grants will be made available to eligible homeowner to provide a safe and sanitary living environment. Mercer County has set a \$25,000 maximum limit for all renovations. All cost over the \$25,000 maximum project cost must be provided by the home owner prior to the start of the municipal rehab project. *Limit of \$25,000 is not a guaranteed amount and will depend on the nature of the scope of work.*

** Please note that this program does not provide for the remodeling or redecorating of your home, rather it addresses deficiencies in the structures and systems considered vital to your health and/or safety.*

ADMINISTRATIVE AGENCY: MERCER COUNTY REGIONAL PLANNING COMMISSION

2491 Highland Road
Hermitage, PA 16148
Chris Conti (cconti@mcrpc.org)
724.981.2412 Ext 3204

PROGRAM ADMINISTRATION AGENCY

This program is being delivered by Lawrence County Social Services, Inc. (LCSS, a division of the Lawrence County Community Action Partnership) under a contractual agreement with the Mercer County Board of Commissioners. LCSS administers the program in compliance with all regulations set forth by the federal Department of HUD & PA's Department of Community & Economic Development. ***The following LCSS staff from the Department of Healthy Homes are delivering this housing rehabilitation initiative:***

REGIONAL HEALTHY HOMES COORDINATOR

Michael Hughes (mhughes@lccap.org)

REGIONAL HEALTHY HOMES COORDINATOR

Stacy Schwartz (sschwartz@lccap.org)

PROJECT MANAGER / LEAD HAZARD SPECIALIST

John Italiano (jitaliano@lccap.org)

ELIGIBILITY

To be eligible for the Housing Rehabilitation Program, you must live Mercer County, PA. However residents of the Cities of Sharon, Farrell and Hermitage, the Town of Greenville, Pine Township and the Boroughs of Grove City and Sharpsville are not eligible as these municipalities have their own programs.

You must provide a copy of your deed to LCSS. It is also required that your property taxes for the previous year are paid in full and must be up to date/current on your homeowners insurance. And, finally, all applicants must qualify as low to moderate income according to criteria established by the U.S. Department of Housing and Urban Development in the Section-8 Housing Program. These income limits change periodically, although the 2020-2021 limits are as follows:

No. in household	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Income Limit	\$37,350	\$42,700	\$48,050	\$53,350	\$67,650	\$61,900	\$66,200	\$70,450

For most applicants, the expected gross income of all adult household members calculated for the next 52 weeks will be the income the agency will count. Some examples of income are: earned income, interest, dividends, pension, social security, disability, insurance, worker's compensation, rental income, public assistance, alimony, child support, etc. Proof of all income is required to be obtained through a third party verification system.

Participants are generally selected on a first-come, first-served basis. However, based on the discretion of the municipality, clients will also be serviced based on *need* and *income*. The clients are provided to Lawrence County Community Action Partnership by each municipality.

How do I apply?

**Contact your Local Municipality OR
Lawrence County Community Action Partnership**
Department of Healthy Homes
1745 Frew Mill Rd. Suite 9
New Castle, PA 16101
724.656.0090
1.888.252.5104

WHAT TO EXPECT DURING THE REHABILITATION

Step 1 - Application Process

A qualified Healthy Homes Representative from Lawrence County Social Services, Inc. will be available at your local municipal building. Individual appointments will be scheduled in order to complete your application. The following documentation is required from each homeowner:

-Verification of Income: You will need to allow for your annual income to be released via third party to Healthy Homes Representative for each wage earner in the household. This annual income is for at time of application.

-Verification of all other household income: You will need to submit verification of all other sources of income, for all household members. *"Other income" includes, but is not limited to, pension benefits, Social Security or SSI, welfare benefits, unemployment compensation, child support, rental income and interest income from all sources.*

You will also be required to provide the following:

- Copy of the Deed to the Property: The home must be owner occupied. Note that a grant cannot be given without the signatures of all individuals whose names appear on the Deed.

- Local & County Tax Receipts: Proof that municipal and county property taxes have been paid for the previous year.

-Current Home Owners Insurance – Declaration Page from Insurance Agency

Step 2 - The Home Inspection Process

After you have been preliminarily qualified for a LCSS Grant, the Healthy Homes Project Manager / Lead Hazard Specialist will contact you to schedule an initial home inspection. You will accompany the Project Manager / Lead Hazard Specialist as he inspects your home.

A Work Write-Up will be then be prepared which details any work that will need to be completed to meet housing code requirements; he will review this report with you.

It may also be necessary that a Lead Based Paint Risk Assessment and Inspection be conducted (Refer to section titled "HUD's Lead Safe Housing Rule").

Once you have been informed what substandard and lead hazards need to be addressed, in addition to work determined necessary by the Project Manager / Lead Hazard Specialist, LCSS will then finalize a work write-up and provide it to local contractors for the bidding process.

What Property Improvements are included?

The work that will be performed as part of this rehabilitation program involves improvements of moderate scope which bring the property into compliance with HUD's Minimum Housing Standards detailed in the PA DCED's Housing Rehabilitation Guide (2019). All standards must be met, and any desired improvements not addressed by these standards may not be attended to. These items will be determined by the Project Manager / Lead Hazard Specialist, and may not be deviated from. Some common deficiencies are as follows:

- Deteriorated or inoperative windows & doors will be repaired or replaced
- Steps will be repaired to soundness, and be provided with hand railings as necessary
- Roofs must be watertight
- Electrical systems must be breaker protected 100 amp, 3-wire service, and fundamentally sound
- Electrical receptacles near running water (kitchen, bath, etc.) must be GFCI protected
- Lighting & ventilation must be adequate
- Heating systems must be adequate and safe
- Plumbing & sewage systems must be functional, and safely provide water for bathing, cooking, and toiletry use
- Surfaces must be essentially non-defective
- Smoke detectors must be present and strategically located in structure
- Ingress & egress shall be safe & efficient

Please keep in mind that this is a partial list, provided only as an example. The actual repair specifications for your home will be determined exclusively by the Project Manager / Lead Hazard Specialist, strictly according to the requirements established by HUD.

Step 3 - Contractor Selection/Bid Awards

The proposed work must be performed by a professional, insured contractor with employees who possess the appropriate Lead Safe Work Practices training. LCSS maintains a list of approved contractors that have provided insurance information, lead safe work practice certificates, and are aware of our standards and guidelines. LCSS will send your Work Write-Up to three contractors for competitive bidding. This is to ensure that all of the project costs involved are market value.

After the low bidder has been determined and your contractor's proposal has been reviewed and approved by the Project Manager / Lead Hazard Specialist, and after all other construction-related documents have been acquired, LCSS will award the construction contract to the contractor, along with starting & completion dates.

Step 4 – Construction Process/Inspections

During the construction process, the LCSS Project Manager / Lead Hazard Specialist will conduct progress inspections, as necessary, to evaluate the workmanship, quality, and timeliness of the contractor, and to ensure that there are no deviations from the bid specifications. In the event of any disagreements concerning the work being performed, the Project Manager / Lead Hazard Specialist will make the final decision as to the dispute. All lead safe work practices are also monitored regularly.

Step 5 – Job Completion/Final Inspection

Upon the completion of the scope of work, the Project Manager / Lead Hazard Specialist will perform a final inspection of the property to ensure that all completed work has been performed in good workmanship, and in a satisfactory manner. A “Certification of Project Completion and Authorization” form will be presented during the final inspection for the homeowner sign. The homeowner’s signature on this form confirms that all of the items on the work Write-Up have been completed to the homeowner’s satisfaction. At this point, the contractor will be issued final payment for his work, and the homeowner’s warranty period begins. All workmanship is guaranteed for one year from the completion date, and all materials carry the manufacturer’s warranty. In the event of any disagreements concerning the work that was performed, or the interpretation of any work specification, the Project Manager / Lead Hazard Specialist will make the final decision as to the dispute, and notify all involved parties accordingly.

Homeowner Obligation

All homeowners participating in the Housing Rehabilitation Program must sign an agreement between themselves and Mercer County stating that they intend to remain in their homes for a period of no less than five (5) years. If the homeowner, at any time within the five (5) year period, sells or transfers the property, a designated percentage of the grant funds must be returned. The designated percentage of the grant funds that must be paid back to the grant shall be as follows, depending on the number of elapsed years since the project’s completion.

- Less than one (1) year 100%
- One (1) year but less than two (2) years 80%
- Two (2) years but less than three (3) years 60%
- Three (3) years but less than four (4) years 40%
- Four (4) years but less than five (5) years 20%

The provisions of this agreement shall not apply if the property is sold, transferred, or otherwise disposed of in settlement of the estate of an immediate family member of the applicant. Regardless, (5) ten years from the project completion date, the prospective municipality will release the lien of record at the Mercer County Courthouse. A satisfaction piece for the lien will be provided to the homeowner. It will be the responsibility of the homeowner to record this satisfaction piece at the Mercer County Recorder’s office.

CONTRACTOR PAYMENT, CHANGES, ETC.

Mercer County Regional Planning Commission is responsible for issuing payments directly to the contractor upon completion of various stages of work. The Project Manager / Lead Hazard Specialist will visit the property and inspect the completed work. If approved by the Project Manager / Lead Hazard Specialist, payment will be directly remitted to the contractor.

Any changes in the work (Change Orders) must be signed by the contractor and homeowner, and approved by LCSS on behalf of the town prior to the changes being incorporated into the project. Unapproved changes in the work will not be considered for payment, and will void any warranties for the project.

SPECIAL CONDITIONS, POLICIES AND PROVISIONS

Discrimination Policy:

These programs will provide equal opportunities to all eligible property owners. These programs will not discriminate against minorities or disabled persons, or on the basis of race, color, religion, ancestry, or sex. This program will not discriminate against minority or women owned businesses. The general public has been notified of these programs and will be informed of all major changes that occur during their administration.

Right to Know Policy:

Every public record shall at reasonable times be open for examination and inspection by any citizen of the Commonwealth of Pennsylvania, although participating homeowners' names, addresses, telephone numbers, and private information will not be released, other than when required by law.

HUD's Lead Safe Housing Rule:

The U. S. Department of Housing and Urban Development (HUD) has issued a regulation to protect young children from lead-based paint hazards in housing that receives federal financial assistance. It may be required that a Lead Based Paint Risk Assessment and/or Inspection be conducted on your property. You may also be required to have additional rehabilitation completed on your home, depending on the dollar amount of assistance you are to receive and the nature of the work that will be undertaken.

HUD's Lead Safe Housing Rule and its requirements may apply to your rehabilitation even if there are no children residing in your property. Also note that in some cases, normally when required lead-hazard reduction activities are extensive, you may be required to temporarily relocate from the property. *(Note: Any contractor participating in the Housing Rehabilitation Program is required to provide employees that have been trained in Lead-Safe Work Practices.)*

Conflict of Interest Policy: No persons who are employees, agents, consultants, officers, elected officials, or appointed officials of the Mercer County or of Lawrence County Social Services, Inc. or of Mercer County Regional Planning Commission who exercise or have exercised any functions or responsibilities with respect to Housing Rehabilitation activities, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from such activities, or have a financial interest in any contract, subcontract, or agreement from such activities, either for themselves or for those with whom they have business or immediate family ties, during their tenure, or for one year thereafter. Exceptions: The town Council Members reserve the right to consider exemptions or exceptions. Requests for these may be submitted in writing to the Commonwealth of Pennsylvania, Department of Community & Economic Development (DCED), or the United States Department of Housing and Urban Development (HUD), in compliance with their requirements.



**COOLSPRING TOWNSHIP
HOUSING REHABILITATION
PRELIMINARY APPLICATION**

Date of Application: _____

Applicants Name: _____

Address: _____

Phone Numbers: Home: _____ Work: _____

Number of Persons in Household: _____ How many children under 18? _____

The annual Income from all sources of all adults (persons 18 years or older) in my household is: \$ _____

I currently... _____ own my house

_____ have a handicapped person residing in my house

_____ am up to date on Real Estate Taxes

I/We certify that all statements on this pre-application are true and correct to the best of my/our knowledge. I/We understand that any willful misstatement of material fact may be grounds for disqualification.

Applicant Name(s) (printed): _____

Signature(s): _____ Date: _____

Please list the deficiencies and problems with your home that you are aware of.

Please mail or deliver to:
Coolspring Township Building
852 North Perry Highway
Mercer, PA 16137

Current Income Limits (2021)

Mercer County

(# of persons living in house)

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8+ people
\$37,350	\$42,700	\$48,050	\$53,350	\$67,650	\$54,200	\$66,200	\$70,450