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REDEVELOPMENT AUTHORITY of the COUNTY of LEBANON

WHOLE-HOME REPAIRS PROGRAM EXISTING OWNER OCCUPIED HOUSING REHAB GUIDELINES

The policies and procedures contained in this document provide guidance for the Existing Owner-occupied Housing Rehab portion of the Redevelopment Authority's Whole-Home Repairs Program. Included are program goals and objectives, a program description, and policies and procedures for program implementation.

The Whole-Home Repairs Program is funded by the Pennsylvania General Assembly through the Department of Community and Economic Development (DCED) with federal American Rescue Plan Act money. The goal of the Whole-Home Repairs Program is to address housing insecurity and the climate crisis by providing grants to homeowners to support upkeep and weatherization.

Whole-Home Repairs Program funds can be used countywide including in the City of Lebanon. Eligible rehab costs are those that address habitability and safety concerns, provide measures to improve energy or water efficiency, and make units accessible for individuals with disabilities. Per DCED's guidance, these funds may not be used to supplant existing resources dedicated to existing home repair programs. The Authority may require an applicant to participate in another existing program as a condition of being considered for the Whole-Home Repairs Program.

Only owner occupied, single family residential properties are eligible. The property must be used as the owner's principal residence. Life estates are eligible if the person having the life estate pays all costs associated with the property.

Income eligibility is based on total household income projected forward twelve months and is calculated according to 24 CFR Part 5 inclusions and exclusions, the most recent HOME Program income limits, DCED guidance in the Income Eligibility Technical Assistance Manual, and supplemental guidance from DCED specific to the Whole-Home Repairs Program. Household composition will include unborn children.

The maximum income limit for eligibility is 80% of the Area Median Income (AMI), adjusted for household size, as established by the US Department of Housing & Urban Development (HUD). Households with income under 80% of AMI but above 300% of the poverty line must demonstrate an adverse impact related to the COVID-19 pandemic.

No asset limit applies; however, interest and dividends from assets is included in income determination. Child support will not be counted towards a household's income.

The minimum rehabilitation cost is \$1,000. The maximum rehabilitation assistance the program can provide is \$50,000 per property, subject to availability of funds. This program is designed to provide light to moderate rehabilitation. This is not a substantial rehab program or gut rehab program that replaces the interior of the property or includes significant changes or replacement of structural elements.

This assistance is provided to the eligible homeowner as a grant. Efforts will be made to protect the investment of funds from the applicant's imminent loss of the property proposed for

rehabilitation. Property taxes must be current or paid under an agreement with the Tax Claim Bureau. Property insurance is required in an amount sufficient to cover existing secured debt. Any mortgages on the property must be paid current.

The property owner will identify the rehab goals and propose a scope of work. The Authority may choose to involve an inspector or other qualified professional to assist in evaluating rehab needs and preparing the scope of work.

With the assistance of the Authority, the owner will select contractors with the necessary credentials to submit competitive prices. The lowest acceptable price will be funded after review by the inspector or Director who will certify that the costs are necessary and reasonable.

Progress inspections of work, if deemed necessary, may be conducted by the inspector or staff. The owner is responsible for daily monitoring of work. All work payments will be approved by the owner and Authority. Change orders to the work must be approved by the owner and Authority before the change is made. Change order costs must be reasonable. Disputed work or payment will be resolved through binding arbitration. Staff will determine when arbitration is necessary.

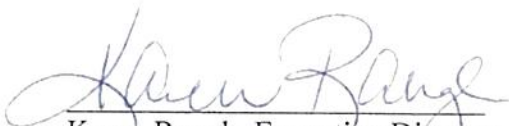
Contractors will provide a one year warranty period during which defects in material or workmanship may become apparent to the owner. The contractor should supply all manufacturer's warranties to the owner. The owner is responsible to contact the contractor to perform warranty work.

The owner is responsible to maintain the property and keep repairs in good order. An owner may receive funding for his property only one time unless conditions cause the property to be unfit for habitation or jeopardize the County's financial interest. All rehab applications will be approved by the Authority Executive Director who may waive non-federal guidelines for extenuating circumstances with adequate documentation.

Applicants determined ineligible can reapply in six months if their situation changes and deserves reevaluation. Appeals of decisions must be directed in writing to the Chairman of the Redevelopment Authority Board of Directors. Public access to records will comply with the Authority's Right to Know Policy.

These program guidelines and procedures are subject to change without prior notice.

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Karen Raugh, Executive Director
Redevelopment Authority of the
County of Lebanon

