

## **Housing Rehabilitation Program Summary Applicant Guidelines**

1. Applications are available at the Cameron County Community and Economic Development Office, Cameron County Courthouse, 20 East 5th Street, Emporium, PA 15834. Phone: 486-3439.
2. **If your home is determined to be located in the floodway, you will not be eligible for assistance.**
3. Applications are for owner occupied households located within the County of Cameron whose income meets current HUD Section 8 Income Guidelines (SEE APPLICATION). The income information you provide determines initial eligibility only. Your household income will be re-verified if work does not start on your home within 6 months of submitting the application. Depending on the targeting of a given grant, applicants may also need to meet a specified demographic category.
4. You must hold fee simple title to your home, have entered into a 99 year lease for your home, or have “life use” of your home (you must be referenced on the deed as such). Purchasing the home under a land sale contract and renting are not eligible forms of homeownership.
5. Financial assistance is in the form of a combination of a forgivable loan and a grant. A mortgage in the amount of \$25,000 will be filed prior to the start of work. There is no obligation to pay back the loan so long as you remain in your home for 3 years following completion of work. Should you need to leave or sell your home for reasons beyond your control, (death, health, financial reasons) the County will satisfy the mortgage. Any amount of assistance above the \$25,000 is considered a grant. Projects which are less than \$25,000 will be addressed on a case by case basis.
6. Maximum assistance is whatever is required to address lead paint and asbestos issues if any and to rehabilitate major systems as determined by the housing inspector.
7. If your home is located in the 100-year floodplain, you will be required to obtain and maintain flood insurance and the maximum amount of assistance will be the lesser of the applicable amount in item 4 above or 50% of the fair market value of the home as valued by the Cameron County Tax Assessment Office or a homeowner ordered appraisal. The County can pay for the first year's flood insurance premium (typically \$300-\$400), however, this will be deducted from the maximum assistance amount.
8. **THE ONLY EMERGENCY REPAIR THAT WILL BE UNDERTAKEN WILL BE FURNACE REPLACEMENT, and only if the County of Cameron determines that your home will be rehabilitated within 6 months.** If you have other repairs that are of immediate concern you will need to make other provisions to address them.
9. Once the County is ready to work on your home, a general inspection will be performed, and, **if your house was built prior to 1978, a lead-based paint inspection will be performed.** Your house will also be inspected for asbestos and radon. Inspection of your home must reveal that rehabilitation is necessary. If the general inspection reveals that no rehabilitation is necessary, you will be ineligible for assistance.

10. Based on the inspections, a scope of work will be prepared and reviewed with you which you will sign in agreement. There will be no additions to the agreed upon scope of work, except for unforeseen items which could not be seen during the inspection. A bid package will be prepared and sent to the Contractors you select to bid on the project. Contractors must be licensed, insured, and if applicable, lead paint certified.
11. **The contract will be awarded to the lowest bidder** since you are given the opportunity to select the contractors you want to bid. Failure to accommodate a selected bidder with the intent of putting him/her at a disadvantage in bidding will result in your removal from the program and repayment of inspection costs.
12. Any mistreatment or public (newspaper, social media, etc.) defamation of the contractor, his employees, his subcontractors, inspectors, or County housing rehabilitation staff will result in the immediate termination of your project and you will be required to satisfy the mortgage.



It is the policy of the County of Cameron to implement programs to ensure equal opportunity in housing for all persons regardless of race, color, sex, national origin, religion, familial status, handicap (disability), age, and ancestry.